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ABSTRACT

This report, prepared by the Housing Assistance Council (HAC), presents the context within which welfare reform will affect the housing conditions of rural Americans. HAC is a nonprofit corporation that supports the development of rural low-income housing nationwide. Although the federal welfare reform legislation effective in 1997 makes few changes to housing programs, it will affect many welfare recipients' housing conditions. Reducing income support programs and food stamps means reducing the funds these families have available to pay for housing. In rural areas, making welfare reform succeed may be especially difficult because of the lack of resources such as transportation, child care, and job training necessary to support the transition from welfare to work. The first part of the report presents data on all rural residents and their housing, and compares them to urban and suburban residents. Data cover housing affordability, housing quality, overcrowded housing, housing problems of African American and Hispanic households, housing problems of elderly households, and availability of subsidized housing compared to need. Part 2 focuses on rural families receiving Aid to Families with Dependent children, examining demographic characteristics; income; factors in welfare reform's success (access to jobs, child care, transportation, and education); and housing conditions. The report relies primarily on microdata (released in 1997) from the 1995 American Housing Survey, conducted every 2 years by the Bureau of the Census for the Department of Housing and Urban Development. Contains 17 figures and 9 extensive data tables. Table elements of particular interest to educators are the following: 1) table 7B: education level of householder, by residence (city, suburb, rural), 1995; 2) table 8B: education level of householder with welfare income, by residence (city, suburb, rural), 1995; 3) 9B: education level of householder in rural households with welfare income, by percent of income from earnings, 1995. (CDS)

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Rural Housing and Welfare Reform

HAC's 1997 Report on the State of the Nation's Rural Housing

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HAC, founded in 1971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, seed money loans from a revolving fund, housing program and poilcy assistance, research and demonstration projects, and training and information services.

RURAL HOUSING AND WELFARE REFORM:

HAC'S 1997 REPORT ON THE STATE OF THE NATION'S RURAL HOUSING

Housing Assistance Council

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EXECUTIVE SUMMARY

Although the federal Welfare Reform Act makes few changes to housing programs, it will affect many welfare recipients' housing conditions. Reducing income support programs and food stamps means reducing the funds these families have available to pay for housing. In rural areas, making welfare reform succeed may be especially difficult because of the lack of resources such as transportation, child care, and job training necessary to make the transition from welfare to work. As a result, it seems likely that many rural families will lose welfare benefits without being able to replace those benefits with earnings. The loss of income will reduce the funds these families have available for housing, resulting in worsened living conditions or even homelessness.

The Nation's Rural Housing[1]

Rural residents experience acute housing problems that are too often overlooked while public attention focuses on big-city housing issues. In the rural United States, 5.6 million households live below the poverty line, a poverty rate of 15 percent.[2] More than one quarter of rural households have a major housing problem–high cost, physical deficiency, or overcrowding. Another quarter live in homes that are generally sound and affordable, but were built before 1950 and are likely to contain lead hazards.

The most critical housing problem in the United States, including in rural areas, remains the gap between what people can afford to pay and the cost of their homes. Almost one quarter of rural households pay more than 30 percent of their incomes for housing, defining them as "cost burdened" under federal standards. This figure includes over three million rural households who

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[1] All data presented in this report are Housing Assistance Council (HAC) calculations using microdata from the 1995 AHS, unless otherwise stated. The term "rural" is used in this report to refer to small towns and open country, both within and outside of metropolitan areas. Towns in relatively densely settled areas where the total population is 50,000 or more and all places with populations larger than 50,000 are excluded. (For more detailed definitions, see Appendix A.) It should be noted that the AHS uses areas defined by the 1980 (not 1990) Census for urban, rural, farm and nonfarm determinations, and defined by the Office of Management and Budget as of 1983 for metropolitan and nonmetropolitan designations. This usage has the advantage of being able to measure change over time within constant boundaries, but the disadvantage of being out of date. Census results from 1990 show that, compared to 1980, a smaller proportion of the U.S. population now lives in places with under 2,500 population.

[2] The AHS defines a "household" as the group of individuals occupying a housing unit. A "family" consists of a householder and all other persons living in the same household who are related to the householder by blood, marriage, or adoption. A household may consist of a family, no family (i.e., one or more single unrelated individuals), or more than one family. The "householder" (sometimes called the "head of household") is the first household member 18 years old or over who is the owner or renter of the sampled housing unit.

pay more than half their incomes for their housing, and 4.9 million paying between 30 and 50 percent.

In addition, about 2.6 million rural households live in physically inadequate housing. Another 696,000 are overcrowded. Nine hundred thousand rural households have multiple housing problems, which almost always include cost burden.

Poor families everywhere suffer the greatest housing problems, and rural residents are no exception. More than four of every ten rural poverty-level households pay over 50 percent of their meager incomes for housing. One third of rural households in severely physically inadequate homes have incomes below the poverty level.

Minorities in rural areas are disproportionately likely to be poor and to experience housing problems. One third of all rural African-American households, and almost a third of rural Hispanic households, are cost burdened. Rural African-American households are far more likely to live in housing with serious physical inadequacies than are rural white households or urban African-Americans. Native Americans suffer some of the worst housing conditions in the United States.

The serious housing issues facing all poor rural residents are generally worse for rural welfare recipients, even before the passage of the Welfare Reform Act.

Rural AFDC Recipients' Housing

Understanding welfare reform's possible results requires a closer look at those most likely to be impacted: families with children, particularly those who received Aid to Families with Dependent Children (AFDC) and/or food stamps before the Welfare Reform Act took effect. One-third of the 5.9 million households in the U.S. receiving AFDC or SSI in 1995 lived in rural areas. Two thirds of these rural households lived in nonmetropolitan rural areas, where they are less likely than those in metropolitan areas to have access to jobs, public transportation, job training, and child care.

Low incomes are a major problem for rural families with children, including those who receive welfare. Some 2.3 million rural families with children have incomes below the poverty level, while another 3.3 million are near-poor (with incomes below 200 percent of poverty). About two thirds of rural welfare households are poor, and another quarter are near-poor.

One third of rural families with children reported receiving food stamps in 1995, about the same as the suburban level and substantially below the 43 percent rate in cities. In all geographic areas, the great majority of households receiving welfare also received food stamps, although in rural areas these households accounted for only a third of those receiving food stamps.

Like urban and suburban welfare recipients, most rural welfare recipients have young children and most live below the poverty level. On the other hand, rural welfare householders are more likely to be married than those in cities, older, less likely to be women, and more likely to have at least two adults in the household. One third of rural welfare householders with employment earnings have less than a high school education, while almost half of those with no earned income have no diploma. Although overall rural homeownership rates are higher than in other parts of the country, with three quarters of all rural households owning their homes, only one third of rural welfare households are homeowners. About one fourth of rural welfare households live in mobile homes, compared to 4 percent in suburbs and less than 1 percent in cities.

More than half of these rural welfare households have major housing problems. Forty percent are cost burdened, 6 percent live in homes with physical deficiencies, 5 percent are overcrowded, and 13 percent have multiple problems. Many live "doubled-up" as well: although overall only 4 percent of rural housing units are occupied by more than one family, fully 16 percent of rural welfare households' homes are shared by two or more families.

A striking characteristic of the 1.1 million rural welfare households is that almost half of them received more than half of their total household income from earnings. This is significantly higher than in cities, where only 34 percent of welfare households earned more than half their total income; in suburbs, the proportion is also almost half. Another 18 percent of rural welfare households had some–but less than half–of their income from earnings. Thus a total of 64 percent in rural areas had some earnings, compared to 62 percent in suburbs and only 46 percent in cities.

It seems very unlikely that significant numbers of rural welfare recipients will be able to increase their earnings further as they seek to replace public assistance. It is estimated that many welfare recipient households nationwide will lose significant portions of their income as welfare reform takes effect. Even finding employment will not necessarily solve income inadequacies, since working often requires spending more on clothing, child care, transportation, and–for the many workers whose employers do not provide health insurance to replace Medicaid–health care.

These obstacles to self-sufficiency are particularly troubling in rural areas, where jobs, child care, transportation, education, and training are less available than in cities. Three fifths of nonmetropolitan counties have experienced persistent poverty and high unemployment rates over several decades, so creation of new jobs will be extremely problematic there. Affordable, good quality day care is already in short supply nationwide, and public transportation is rarely available in rural places.

These conditions make it difficult to be optimistic that welfare reform can somehow improve the lives of rural welfare recipients.

INTRODUCTION

About This Report

Although the federal welfare reform legislation effective in 1997 makes few changes to housing programs, it will affect many welfare recipients' housing conditions. Reducing income support programs and food stamps means reducing the funds these families have available to pay for housing. In rural areas, making welfare reform succeed may be especially difficult because of the lack of resources such as transportation, child care, and job training necessary to make the transition from welfare to work. This report presents the context within which welfare reform will affect the housing conditions of rural Americans.

The second in a series of *State of the Nation's Rural Housing* reports by the Housing Assistance Council, this report has two major parts. The first presents data on all rural residents and their housing, and compares them to urban and suburban residents. The second focuses on rural welfare recipients, particularly on their housing conditions. The report relies primarily on microdata released in 1997 from the 1995 American Housing Survey (AHS). The AHS is conducted every two years by the Bureau of the Census for the Department of Housing and Urban Development (HUD).

Housing is only one of many arenas affected by welfare reform, of course. Rural residents' ability to move from welfare to work will depend in part on the availability of jobs, transportation, education and training, day care and other services. Specific data about these items is scarce, but has been included in this report where possible.

This report does not measure the impact that changes in public assistance may have in rural areas or on rural housing needs or programs. Not only are data not yet available, but the impact will vary greatly from state to state, and the American Housing Survey does not provide state-level data. Such information is available only from the decennial Census, which contains much less detail about housing conditions.

This analysis, then, focuses on national data and concentrates on housing considerations. To provide data useful for examining welfare reform's impact on housing in rural areas aggregated at the national level, it explores the links between housing conditions (i.e., housing need), housing assistance, income levels, sources of income (i.e., reliance on public assistance), and family type. It examines the characteristics of rural households receiving welfare benefits before the Welfare Reform Act was adopted, and looks also at the housing conditions of other rural residents.

The term "rural" is used in this report to refer to small towns and open country, both within and outside of metropolitan areas. Towns in relatively densely settled areas where the total population is 50,000 or more and all places with populations larger than 50,000 are excluded. (For more detailed definitions, see Appendix A.) All data presented in this report are Housing

Assistance Council (HAC) calculations using microdata from the 1995 AHS, unless otherwise stated. Some data are used in the text, and detailed numbers are included in tables in Appendix B.

The Welfare Reform Act

On August 22, 1996, President Bill Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, better known as the Welfare Reform Act.[3] This law replaces the Aid to Families with Dependent Children (AFDC) program with a block grant program called Temporary Assistance to Needy Families (TANF). Every state will receive a TANF allocation and will have a great deal of discretion on how to use it. Most of the new provisions and the block grant funding went into effect on July 1, 1997.

Each state has designed its own program for spending the allocated federal and state funds, resulting in wide variations. States can maintain previous welfare eligibility criteria, or redesign programs and set more restrictive eligibility requirements. Individuals and families are no longer entitled to welfare assistance. No particular types of assistance must be provided–a state could, if it wished, eliminate cash assistance altogether. In addition, when their revenues decline, states will have the discretion to cut welfare funds and divert them to other programs.

Most legal immigrants have lost their eligibility for food stamps or Supplemental Security Income (SSI), and losing SSI eligibility also ends their eligibility for Medicaid. (Illegal immigrants were already ineligible for most federal government benefits.) When the Welfare Reform Act was passed, it was estimated that approximately 500,000 elderly and disabled legal immigrants would lose SSI and Medicaid and 900,000 would lose food stamps,[4] although the Budget Reconciliation Act of 1997 restores food stamps and SSI for elderly and disabled immigrants who became disabled after entering the United States. Legal immigrants' eligibility for TANF benefits is restricted as well.

It is far too early, of course, to know precisely how welfare reform will affect rural residents and their housing. The information presented in this report can only establish the starting point from which welfare reform will begin to take effect. Thus the general data about rural residents and their homes is augmented by a closer examination of those who received welfare income before the Welfare Reform Act took effect.

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[3] Pub. L. No. 104-193, 110 Stat. 2105, 104th Cong., 2d Sess. (Aug. 22, 1996).

[4] Congressional Budget Office, *CBO Memorandum: Federal Budgetary Implications of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996* (Washington, DC: Congressional Budget Office, December 1996), 28-31.

THE NATION'S RURAL HOUSING[5]

The high cost of housing results in a growing gap between housing costs and incomes that has become a serious problem for millions of rural American families. At the same time, rural residents are disproportionately likely to live in homes with physical problems like incomplete plumbing and leaking roofs. While public attention focuses on big-city housing crises, the problems in rural areas remain acute but all too easily overlooked.

General Characteristics of Rural Housing and Poverty

There are a total of 97.7 million occupied housing units in the United States, according to the 1995 American Housing Survey. Of these, 37.2 million, or 38 percent, are rural and 60.5 million are urban, with half of those in central cities and half in suburbs.[6] Most of the rural units (71 percent) are located in open country or in small towns with populations under 2,500.

Almost half of the rural units are located in metropolitan areas, and 56 percent are outside of metro areas. This high metropolitan proportion is largely a function of the official definition of a metropolitan area. Every metropolitan area includes not only a county containing a city or urbanized area of at least 50,000 population, but also the surrounding counties "if they are socially and economically integrated with the central county."[7] These surrounding counties include many places with small populations, and areas of open country: rural places. Thus, for example, much of the state of California, including most of the major agricultural areas, is considered metropolitan.

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[5] This section updates information from the 1993 American Housing Survey as presented in *The State of the Nation's Rural Housing in 1996* (Washington, DC: Housing Assistance Council, 1996). Few comparisons are made here because there were no significant changes from 1993 to 1995–changes of less than five percentage points usually fall within the survey's margin of error and cannot be considered to indicate any real shift. The figures have been updated, while the facts deserving emphasis have not changed.

[6] See Appendix A for definitions of rural, urban, and other geographic terms. It should be noted that the AHS uses areas defined by the 1980 (not 1990) Census for urban, rural, farm and nonfarm determinations, and defined by the Office of Management and Budget as of 1983 for metropolitan and nonmetropolitan designations. This usage has the advantage of being able to measure change over time within constant boundaries, but the disadvantage of being out of date. Census results from 1990 show that, compared to 1980, a smaller proportion of the U.S. population now lives in places with under 2,500 population.

[7] U.S. Department of Commerce, Bureau of the Census, and U.S. Department of Housing and Urban Development, *American Housing Survey for the United States in 1995*, Current Housing Reports H150/95RV (Washington, DC: U.S. Government Printing Office, July 1997), A-3.

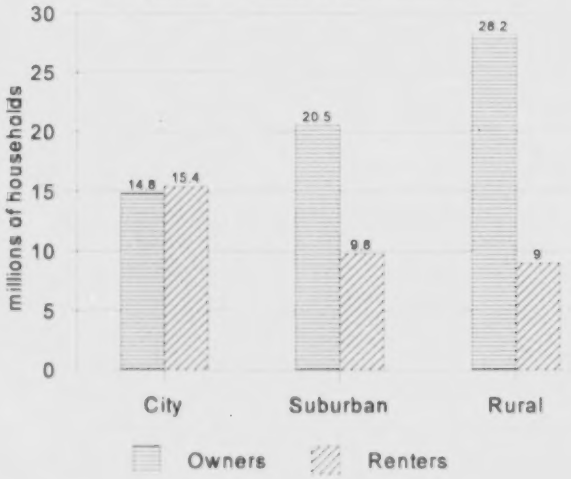
The number of households nationwide, and those in rural areas, have increased from 1985 through 1995. Growth was far higher in rural and suburban areas than in central cities. Rural housing units increased from 32.0 million in 1985 to 37.2 million in 1995, a growth of 14 percent. Central cities grew by only 5 percent, and suburbs by 19 percent.

Most of the rural growth was in rural parts of metropolitan areas. During the 1985-95 period, the number of households living in metropolitan areas in open country or in towns of 2,500 or less grew by 28 percent, while comparable nonmetro areas grew by 12 percent. In metro areas, places with under 2,500 population outside of densely settled areas expanded by 14 percent, but in nonmetro areas such places grew by only 2 percent. Despite the growth in numbers, the proportion of households living in rural areas has remained consistent, 37 percent of all households in 1985 and 38 percent in 1995.

Urban/Rural Differences

Many rural Americans own their homes. As Figure 1 shows, three quarters of rural households are homeowners, compared to 68 percent of suburban residents and only half of those in cities. Viewed another way, 44 percent of the nation's homeowners live in rural areas, although only 38 percent of housing units are there.

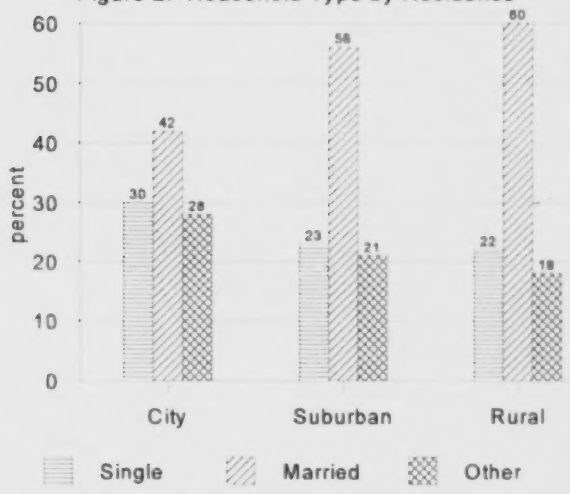
Figure 1. Tenure by Residence



Generally, rural homes, including many rental units, are predominantly single-family units. Only 11 percent of rural households live in structures with two or more units, compared to 44 percent in cities and 27 percent in suburbs. Thirteen percent of rural households live in mobile homes, compared to only 1 percent of city and 3 percent of suburban residents.

Rural households are also older, larger, and more likely to be married than urban households. Over half of rural householders are 45 or older, compared to 47 percent of city and 51 percent of suburban householders. One quarter are over 65, a slightly higher proportion than city or suburban residents. Only 21 percent of rural householders are under 35, as are 30 percent of city and 25 percent of suburban householders. Just over one fifth of rural households consist of single persons living alone, compared to 30 percent of city and 23 percent of suburban households. Sixty percent of rural householders are married, slightly more than suburbanites and far above city dwellers, as illustrated in Figure 2.

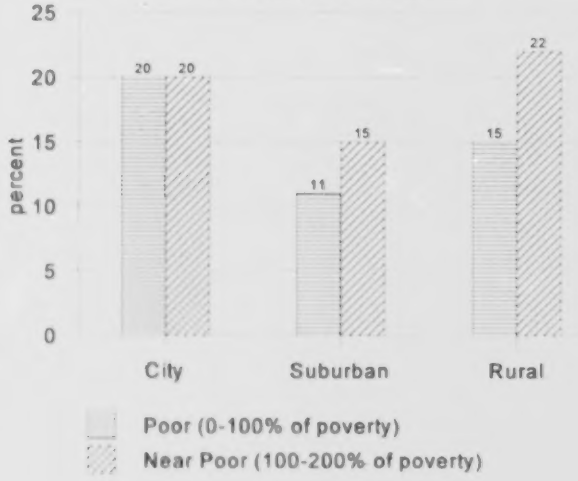
Figure 2. Household Type by Residence



In the rural United States, 5.6 million households live below the poverty line. That translates to a poverty rate of 15 percent, as shown in Figure 3. Rural households are more likely than others to be near-poor, with incomes between poverty and 200 percent of poverty.

Rural America contains many areas with substantial numbers of Hispanics, African Americans, or American Indians. Overall, however, rural residents are more likely to be white than are urbanites.[8] Eighty-eight percent of rural householders are white, compared to 79 percent of suburban and 61 percent of city householders. While African Americans constitute 22 percent of city and 9 percent of suburban households, they are only 6 percent of rural households. Hispanics account for 4 percent of rural households, 8 percent of suburban, and 13 percent of city households. Finally, 2 percent of rural households belong to other minorities, compared to 4 percent of suburban and 5 percent of city householders. The disparities in the pattern of African-American and Hispanic residence can probably be accounted for by two factors, the migration of African Americans from the rural south to large cities that has taken place since the end of World War I, and the tendency of immigrants to settle in urban areas.

Figure 3. Poverty by Residence

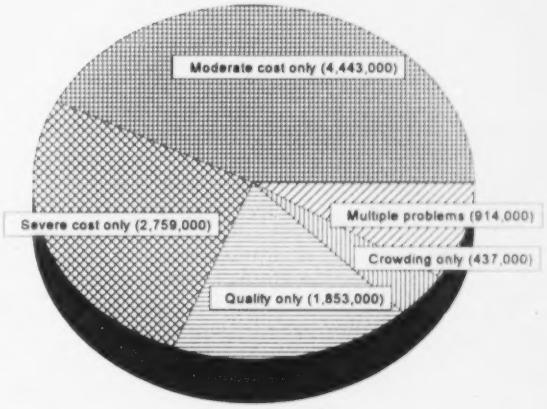


More than one quarter of rural households have a major housing problem: 9.5 million of them have one major problem, and 900,000 have

[8] Racial and ethnic data in the AHS are based on self-identification by persons surveyed, a process that may lead to inconsistencies. Unlike some other Census Bureau data, the AHS data used for this analysis do not include any overlap in categories. This report has substituted "African American" for the AHS term "black," and "Native American" for "American Indian," and has used "Hispanic" because it is the term used in the AHS. The Housing Assistance Council recognizes that the AHS terms and the terms used in this study may not be those preferred by the persons identified.

multiple problems, which almost always include either moderate cost burden (paying from 30 to 50 percent of income for housing) or severe cost burden (paying over 50 percent of income). Figure 4 illustrates the distribution of housing problems among rural households. These figures do not include the additional 26 percent of rural households who live in otherwise sound and affordable units built before 1950, which are likely to contain lead hazards.

Figure 4. Housing Problems of Rural Households
(number of households)



Housing Affordability

The major housing problem in the United States remains the gap between what people can afford to pay and the cost of their homes, including utilities and, for owners, taxes and maintenance. Nationwide, 11.1 million households–3.1 million of them in rural areas–have severe cost burdens, paying over half their incomes for housing. Another 15.4 million households, 4.9 million of whom live in rural areas, have moderate cost burdens, paying between 30 and 50 percent of income for housing costs. In all, more than one in five rural households suffer from high housing cost burdens, and 10 percent of these households also have problems of housing quality or overcrowding.

Rural homes cost less than those in urban areas–median monthly housing costs in rural areas were $408 in 1995, compared to $521 in central cities and $672 in suburbs–but rural incomes tend to be lower as well. Median household income in rural areas was $29,000 annually in 1995, slightly above the central city median of $26,000 but far lower than the $38,000 annual median income in suburbs.[9]

The lower a household's income, the more likely it is to have heavy cost burden. Forty percent of rural households with incomes below $10,000 pay over 50 percent of these meager incomes for housing. More than half of them pay over 70 percent of income. Another 25 percent of those with incomes under $10,000 have moderate cost burdens. Only 35 percent have costs of 30 percent of income or less. Nine tenths of rural households who reported paying more than 70 percent of income for housing costs have incomes below $20,000, as do three quarters of households paying between 50 and 70 percent. At the other end of the income scale, only

[9] For information on how median incomes were calculated for this report, see Appendix A.

1 percent of rural households with incomes above $60,000 have moderate cost burdens, and none report severe cost burdens.

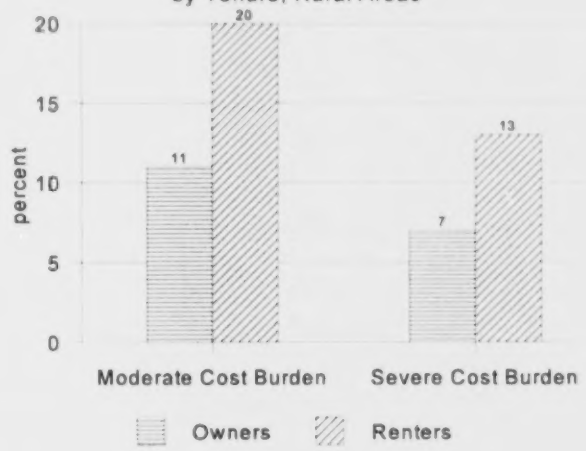
It should be noted, of course, that the proportion of one's income that is affordable for housing depends both on one's income level and on one's other basic needs. Larger households, with more mouths to feed, can afford less than smaller households at the same income level. High income people could, at least in theory, well afford to spend half their incomes for housing, and still pay for other necessities. Because household size affects ability to pay for housing–since additional people require additional food, clothing, and the like, as well as requiring a household to obtain more living space–and because the poverty line is adjusted to take family size into account, it is more telling to examine cost burden in relation to poverty-level income than to measure cost burden by dollar amount of income.

Figure 5. Rural Households with Cost Burden, by Poverty Status

As Figure 5 shows, 42 percent of poor rural households have severe cost burdens, and another 25 percent have moderate cost burdens. Only one third of poor rural households have affordable housing under the 30 percent of income housing cost standard. Severe cost burdens are almost negligible for households with incomes above 200 percent of poverty; just 2 percent have severe cost burdens, although 7 percent have moderate cost burdens.

Rural renters are far more likely than owners to have disproportionately high housing expenses (Figure 6). Thirteen percent of all rural renters have severe cost burdens, and another 20 percent have moderate cost burdens, compared to 7 percent of rural owners having severe burdens and 11 percent with moderate burdens. However, because of the high rate of homeownership in rural areas, the absolute number of cost burdened owners is greater: 1.9 million owners and 1.2 million renters

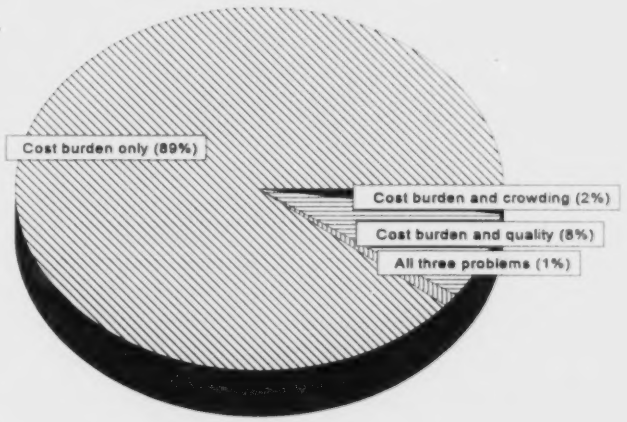
Figure 6. Housing Cost Burdens by Tenure, Rural Areas



have severe cost burdens, while 3.1 million owners and 1.7 million renters have moderate cost burdens.

Among owners, 9 percent of those with subsidized mortgages report also having severe cost burdens, and another 15 percent have moderate cost burdens. Yet, because more than three quarters of these subsidized owners do not have high cost burdens, it is clear that the subsidy assistance has made a major difference to them. Without this assistance, it is likely that these owner households would still be renters, or, if they owned, that their housing costs would be even more difficult for them to pay.

Figure 7. Other Housing Problems of Cost-Burdened Rural Households



High housing payments too often do not secure good quality homes. About one rural household in ten with high cost burden also has another major housing problem. As Figure 7 shows, most of these problem units are physically inadequate and some are overcrowded.

Housing Quality

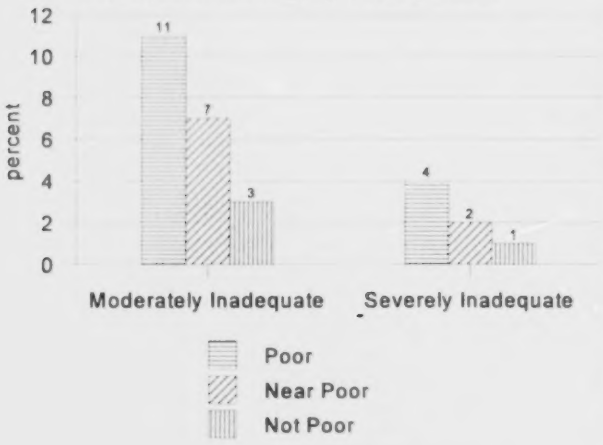
Many rural residents live in physically inadequate housing: 2.6 million, or 40 percent, of the nation's 6.4 million poor quality units are in rural areas. As a result, 7 percent of rural households have inadequate homes, compared to 8 percent in central cities and only 4 percent in suburbs.

The American Housing Survey's definitions of severely and moderately inadequate housing (quoted in Appendix A) exclude many housing problems. For example, more than half of the 1.2 million rural units with broken plaster or peeling paint are classified as "adequate." So are 93 percent of the 2.3 million rural units reporting basement leaks; 53 percent of the 1.5 million reporting open cracks or holes in walls or floors; 82 percent of the 1.6 million units reporting inadequate heat; 85 percent of those reporting leaks from inside the building; 89 percent of those reporting leaks from outside; and 62 percent of those reporting rats.

Renters are far more likely than owners to live in inadequate housing. Ten percent of rural renters, 10 percent of central city renters, and 6 percent of those in suburbs are in inadequate housing, compared to 6 percent of rural owners, 5 percent of central city owners, and 4 percent of suburban owners. Yet, because owners predominate in rural areas, 1.7 million of the 2.6 million

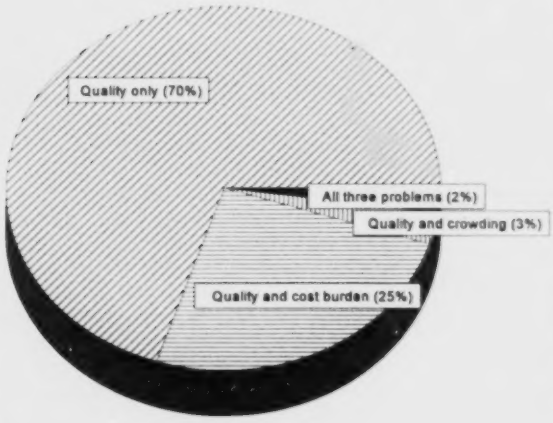
rural households in inadequate housing are owners, whereas 1.6 million of the 2.4 million badly housed central city households are renters.

Figure 8. Rural Households in Physically Inadequate Housing, by Poverty Status



Housing inadequacy is almost as closely related to poverty as housing cost burden is. One third of rural households in severely inadequate housing had incomes below the poverty level, as did one third of those in moderately inadequate units. Like others, poor households are far less likely to live in substandard housing than to have high cost burdens but, as Figure 8 demonstrates, they are far more likely to experience poor quality housing than are those with higher incomes.

Figure 9. Other Problems of Rural Households Living in Inadequate Housing



Many rural residents of inadequate housing are not tolerating bad physical conditions in exchange for low cost or appropriate space. As Figure 9 shows, more than a quarter of rural households living in poor quality housing also pay more than 30 percent of their incomes for their units, while 5 percent are overcrowded.

Overcrowded Housing

Overcrowding is a less common problem than either high cost or quality. Nationwide, about 2.6 million households have more than one person per room. The incidence of overcrowding is just below 2 percent in rural areas, just above 2 percent in suburbs, and 4 percent in central cities.

Over half (58 percent) of the 696,000 overcrowded rural households are owners. However, the rate of overcrowding is higher for renters: 4 percent of renters and only 1 percent of owners are overcrowded. Almost all crowded rural households have at least one child, compared to only 38 percent of uncrowded households. Children are not the only cause of overcrowding, however: 38 percent of the crowded rural households have three or more adults, compared to only 13 percent of uncrowded households. Ninety-three percent of the overcrowded

rural householders have five or more persons in the household, and 52 percent of their housing units have at least five rooms.

Like other housing problems, overcrowding is correlated with poverty. Forty-one percent of overcrowded rural households have incomes below the poverty line, and another 37 percent are near-poor. Only 23 percent have incomes above 200 percent of the poverty level. In contrast, 15 percent of uncrowded rural households are poor and 64 percent have incomes above 200 percent of poverty.

Many overcrowded rural households suffer from other housing problems as well. Eleven percent of crowded rural households also have severe housing cost burdens, and another 14 percent have moderate cost burdens. Five percent live in severely inadequate housing and another 5 percent in moderately inadequate housing.

Housing Problems of African American and Hispanic Households[10]

Although only 12 percent of rural households belong to minority groups, rural minority households account for a significant proportion of all minorities nationwide, and for a significant proportion of rural households with housing problems. One fifth of all Hispanic and African-American households live in rural areas. So do 57 percent of Native Americans and 9 percent of Asians or Pacific Islanders. Certain rural areas have high concentrations of people of color. These include several areas with persistently high poverty and disproportionately severe housing problems, such as the lower Mississippi Delta, colonias along the U.S.-Mexico border, and Native

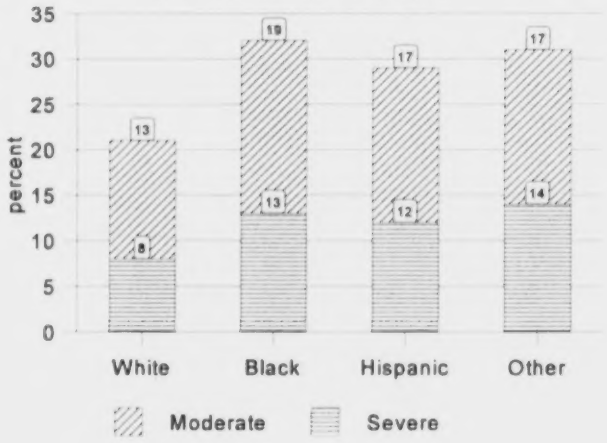
Figure 10. Homeownership Rates, by Residence and Race

[10] The sample size for the AHS is too small to provide accurate rural data for minorities other than African Americans and Hispanics, although the AHS does collect data for American Indians, Asians or Pacific Islanders, and "others." It should be noted that Native Americans have some of the worst housing conditions in the country. See, for example, Urban Institute, *Housing Problems and Needs of American Indians and Alaska Natives* (Washington, DC: Department of Housing and Urban Development, 1996) and Urban Institute, *Assessment of American Indian Housing Needs and Programs* (Washington, DC: Department of Housing and Urban Development, 1996).

American areas, while other persistent poverty areas, such as Appalachia, have predominantly white populations.[11]

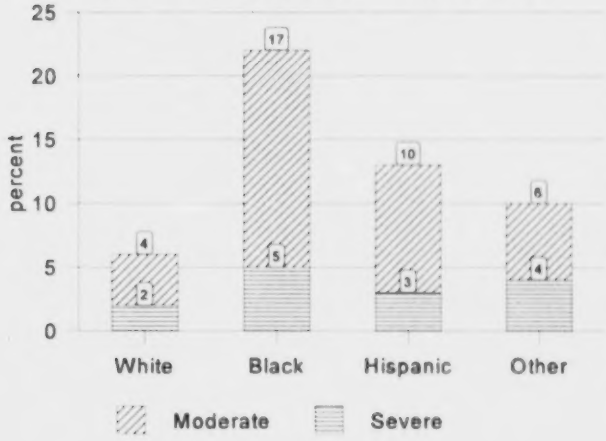
The housing characteristics of minority households in rural areas reflect the intersection of prominent minority demographics, such as low incomes and low homeownership rates, with rural housing trends, such as rates of homeownership above those in urban areas. Homeownership rates for minority households in rural areas, therefore, are substantially higher than elsewhere, but are lower than for white rural residents, as Figure 10 shows.

Figure 11. Rural Households with Cost Burden, by Race or Hispanic Origin



Minority households are far more likely to have housing affordability problems than white households, as shown in Figure 11. The greater cost burdens for rural minority households appear to be largely a reflection of their far lower incomes than of higher housing costs for them.

Figure 12. Rural Households in Physically Inadequate Housing, by Race or Hispanic Origin



Rural African-American households are more than twice as likely as rural white households to live in housing with serious physical inadequacies, as illustrated by Figure 12. They are more than four times as likely to live in moderately inadequate housing. Hispanics are somewhat more likely than whites to live in severely inadequate housing.

African Americans in rural areas are far more likely, and Hispanics slightly more likely, to live in physically inadequate units than their counterparts in other areas. Almost one quarter of rural African-American households live in moderately or

[11] Housing Assistance Council, *Taking Stock of Rural Poverty and Housing for the 1990s* (Washington, DC: Housing Assistance Council, 1994).

severely inadequate units, compared to 14 percent of all African-American households. Thirteen percent of Hispanic-occupied housing units are inadequate in both rural areas and central cities, as are 7 percent in suburbs.

Overcrowding, too, is a major problem for rural minority households. Fully 13 percent of Hispanic households are overcrowded, as are 4 percent of African Americans and 6 percent of other minorities, but only 1 percent of white households. Renters are particularly vulnerable. The overcrowding rate for Hispanic renters is 19 percent. It reaches 9 percent for other minorities, compared to 6 percent for African Americans and 2 percent for whites.

Housing Problems of Elderly Households

Rural residents include 8.9 million householders aged 65 or over, about one quarter of all rural householders. Most of their households consist of only one or two persons. Most (95 percent) have Social Security income and 5 percent receive Supplemental Security Income. Over one quarter also have income from wages or other earnings. More than half are poor or near-poor, with 21 percent below the poverty line and 31 percent between 100 and 200 percent of poverty.

Eighty-five percent of elderly rural householders own their homes, a substantially higher proportion than in suburbs or cities, as shown in Figure 13. Like all rural residents, most of them live in single-family houses. Among elderly rural renters, only 29 percent live in subsidized housing.

Half of elderly rural households pay less than $250 monthly for housing costs. Nevertheless, affordability is the most common housing problem among the rural elderly, with 8 percent paying more than half their income for housing and another 13 percent paying between 30 and 50 percent of income. Seven percent live in physically inadequate units. These housing problems overlap somewhat; 2 percent of elderly rural households have multiple housing problems.

Figure 13. Householders Over Age 65, by Residence and Tenure

Subsidized Housing Availability Compared to Need[12]

Federal housing assistance is an entitlement only for homeowners with sufficiently high incomes to deduct their property taxes and mortgage interest from their taxable income. The Office of Management and Budget has estimated the revenue loss to the federal Treasury from these entitlements in 1995 at $63 billion. The congressional Joint Committee on Taxation estimated that 89 percent of the 1995 benefits of the mortgage interest and property tax deduction went to owners with incomes above $50,000. As a result, because rural owners have lower incomes than urban owners, in 1995, rural areas, with 44 percent of all owners, received an estimated 40 percent of the benefit of these tax deductions.[13]

In addition to these benefits, capital gains exclusions and deferrals added another $19 billion in benefits to homeowners, and investor benefits resulted in a revenue loss of $11 billion. Thus, total housing related tax expenditures cost the Treasury $94 billion. No breakdown is available of the income distribution of these tax benefits, but it is highly unlikely that the proportion is as high as the proportion of mortgage interest and property tax deductions benefiting rural residents.

However, if one assumes for the sake of analysis that rural areas receive 40 percent of all housing-related tax benefits, the total amount in 1995 would have been $37 billion, well above the $28 billion total of all FY 1995 low-income housing outlays for HUD, the Farmers Home Administration (FmHA, now the Rural Housing Service, or RHS) and other federal programs (i.e., the housing assistance subfunction of the income security budget function). This amount would probably be sufficient to fund a substantial increase in the supply of affordable housing and to provide vouchers or certificates to all rural households needing them.

The 1995 AHS found that a total of 1.3 million rural renter households lived in federally subsidized housing (under HUD and FmHA programs). This is 25 percent of all subsidized renter households, the same proportion as rural renters bear to the total number of renter households. Fifteen percent of all rural renters lived in federally assisted housing, as did 18 percent of central city renters and 12 percent of suburban renters.

HUD currently has no programs comparable to the FmHA/RHS Section 502 low interest homeownership program. In 1995 about 2 percent of rural owners with mortgages who

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[12] Much of the data in this section is adapted from analyses of federal housing expenditures done by Cushing Dolbeare for the Low Income Housing Information Service, based on data from the Department of Housing and Urban Development, the Office of Management and Budget, and the Joint Committee on Taxation.

[13] This estimate was derived using the Joint Tax Committee (JTC) estimates of the distribution, by income, of the total cost of the property tax and mortgage interest deduction to allocate the OMB estimates of actual cost in 1995 by income category. The estimate of rural benefits was based on the proportion of all owners, by income category, residing in rural areas (as defined in this report).

responded reported that their primary mortgage insurance was with FmHA, and 9 percent reported that they had obtained a low-cost mortgage through the federal government.[14] However, this latter figure should be viewed skeptically, since 10 percent of central city households also said they had received low-cost mortgages.

The contrast between needs and current levels of housing assistance is stark. Assuming that an appropriate approximate measure of the number of rural households still needing housing is the number of poor and near-poor households with housing problems, then three million rural renters and 4.2 million owners have significant housing problems which they are currently unable to solve. If the federal government does not assist them, in this era of shrinking state and local commitment to dealing with such problems, there is little likelihood that they will ever get help.

[14] The response rate for these questions was very low, however.

FACING WELFARE REFORM

The general characteristics of rural housing and poverty, described by the data presented in the first part of this report, begin to describe the setting for the impacts of federal welfare reform. Understanding welfare reform's possible results requires a closer look at those most likely to be impacted: families with children, particularly those who received AFDC and/or food stamps before the Welfare Reform Act took effect. The second part of this report focuses on these rural residents.

General Characteristics of Rural Welfare Recipients' Housing and Poverty

Nationwide, the 1995 AHS found that 5.9 million households reported income from welfare (then the Aid to Families with Dependent Children program, or AFDC) or Supplemental Security Income (SSI). Thirty-three percent of them lived in rural areas, 21 percent in suburbs, and 47 percent in cities. They constituted 6 percent of all U.S. households, 5 percent of rural households, 4 percent of suburban households, and 9 percent of city households. Two thirds of these rural households lived in nonmetropolitan rural areas, where they are less likely than those in metropolitan areas to have access to jobs, public transportation, job training, and child care. In fact, according to AFDC data, fully three-fourths of the most welfare-dependent U.S. counties in 1994 were located in nonmetro areas.[15]

Families with children, especially single-parent families with children, are likely to be seriously affected by welfare reform.[16] Restoration of some benefits for immigrants in the 1997 Budget Reconciliation Act may soften this impact somewhat, but clearly the changes will still fall hard on families with children.

Of the nation's 37.3 million families with children, 14.4 million live in rural America, the same as the proportion of households overall. Most of them live in small families: only 20 percent of rural families with children have more than two, and 42 percent have only one child. Eight percent of rural households with children received welfare or SSI income in 1995.

One third of rural families with children had received food stamps in the previous year, about the same as the suburban level and substantially below the 43 percent rate of city households with

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[15] "Welfare Reform Legislation Poses Opportunities and Challenges for Rural America," *Rural Conditions and Trends* 8: 1 (1997), 44. USDA's Economic Research Service divided U.S. counties into quartiles by percent of families receiving AFDC benefits; 586 of the 775 counties in the top quartile are nonmetropolitan. The proportion of families receiving AFDC in the top quartile ranges from 7.1 to 43.5 percent.

[16] Sheila Zedlewski, Sandra Clark, Eric Meier, and Keith Watson, *Potential Effects of Congressional Welfare Reform Legislation on Family Incomes* (Washington, DC: The Urban Institute, July 1996).

children. In all areas, the great majority of households receiving welfare also received food stamps. Nevertheless, these households accounted for only a third of all rural households receiving food stamps.

In order to focus its examination on welfare recipient households, this report assumes that all single-person or childless households in the group that received welfare or SSI income in fact received SSI income. Thus it is assumed that households with more than one person and with children present received welfare income.[17] The size of the resulting sample is small.[18] Therefore, while the results are probably reliable in showing the general dimensions and shape of the problem, the specific findings reported here are subject to the limitations of the sampling process.

Using these assumptions, among the households receiving either welfare or SSI, 60 percent of rural households received welfare rather than SSI, slightly fewer than suburban or city households. Again, there were noticeable differences in the rates for rural households within and outside metropolitan areas: welfare recipients among the overall welfare/SSI category comprised a higher proportion of metro rural households than nonmetro rural households. Still, two thirds of rural welfare households lived in nonmetro areas, probably farther from needed services than the one-third in rural metro areas.

Rural households receiving welfare are both similar to and different from other rural households or other welfare recipients. For example, the great majority of rural children–like all rural residents–are white. Eighty-three percent of rural households with children are white, 8 percent are African American, 6 percent are Hispanic and about 1 percent each are Native American, Asian or Pacific Islanders, or of other races. Among rural households receiving welfare, again a clear majority (60 percent) are white, 22 percent are African American, 13 percent Hispanic, and 5 percent Native American. There are too few minority households among the 1995 AHS sample of rural welfare recipient households to provide any reliable AHS comparisons of data about rural welfare recipients based on their race or ethnicity. Not surprisingly, however, given the disproportionately high levels of poverty among rural minorities, nonmetropolitan counties

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[17] For more details on this definition of welfare households, see Appendix A. Note that American Housing Survey data presented in this report may be different than data from other sources. The AHS provides information about households in which one or more individuals report receiving welfare assistance, while other sources focus on individuals or families rather than households.

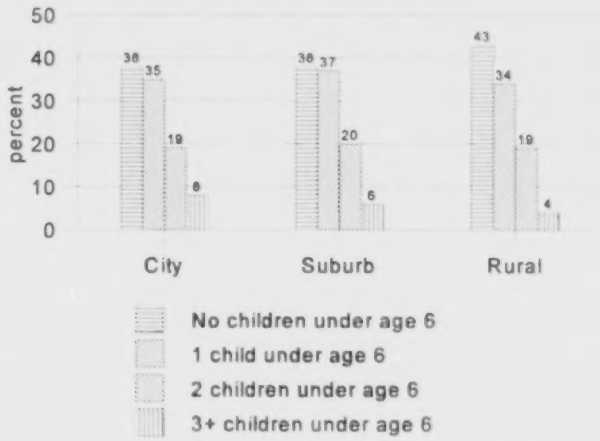
[18] The size of the 1995 AHS sample of occupied units was 45,675. The total rural sample, as we have defined rural, was 15,659 occupied units. The rural welfare/SSI sample totaled only 797, with 237 rural metro and 560 rural nonmetro. Of these, 458 fell into the welfare group: 154 in rural metro areas and 304 in rural nonmetro areas.

with high rates of family welfare dependency often have significant minority populations and/or long-term high poverty rates.[19]

Rural welfare households differ from suburban or city welfare recipients in some important ways. In general, rural welfare householders are more likely to be married, widowed, or divorced than separated or never married. Thirty percent are married, compared to only 20 percent in cities. Only 70 percent of rural welfare householders are women, compared to 83 percent of city welfare and 75 percent of suburban welfare householders. More than half of rural welfare households have at least two adults, a slightly greater proportion than in cities or suburbs.

About one third of rural households have one child, another third have two children, and the rest have three or more children. These proportions do not differ significantly from those for suburban households; city households are somewhat more likely to have more than two children. As Figure 14 shows, over half of rural welfare households have at least one child under six. Again, these proportions are not markedly different from suburban welfare households, with city households more likely to have more than one or two children under six. About two-thirds of rural welfare householders are aged between 25 and 44, but 13 percent are under 25, and 21 percent are aged 45 or over, with 5 percent aged 65 or over. There are relatively fewer young and more older householders among rural welfare recipients than in cities or suburbs.

Figure 14. Children Under Age 6, Welfare Households, by Residence



Income and Earnings

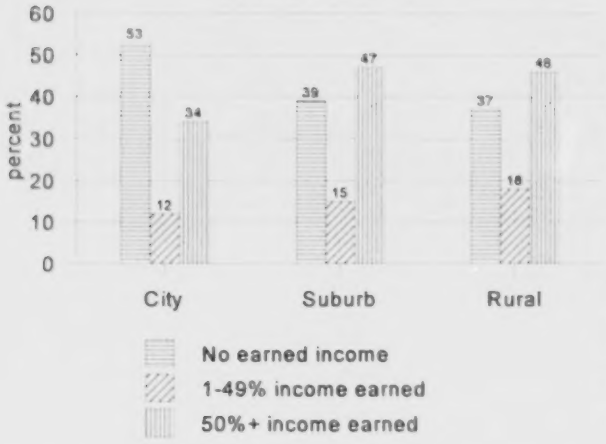
Low incomes are a major problem for rural families with children. Only 8 percent of rural families with children under age 18 report receiving welfare or SSI income, but many more have low incomes: some 2.3 million rural families with children have incomes below the poverty level, while another 3.3 million are near-poor (with incomes below 200 percent of poverty). Using the measurement often applied in federal housing programs, which relates household income to the area median income, 11 percent have incomes below 30 percent of median, 10 percent are between 30 and 50 percent, and 18 percent are between 50 and 80 percent. That is, a total of 39 percent of rural families with

[19] "Welfare Reform Legislation Poses Opportunities and Challenges for Rural America," 43.

children have incomes less than twice the poverty level, and 39 percent have incomes under 80 percent of area median income.

It is common to hear that welfare does not lift recipients out of poverty–in fact, the national average of maximum AFDC benefits in 1995 was only 42 percent of the poverty line.[20] AHS data for the same year confirm this fact for rural welfare recipients. About two thirds of rural welfare households are poor, and another quarter are near-poor. Nor do welfare payments raise the incomes of many rural residents to levels close to their neighbors'. The vast majority (86 percent) of those receiving welfare and having no earned income have income levels below 30 percent of area median, and more than half of welfare households who earn less than half their income subsist on these extremely low income levels.

Figure 15. Earned Income of Welfare Households, by Residence



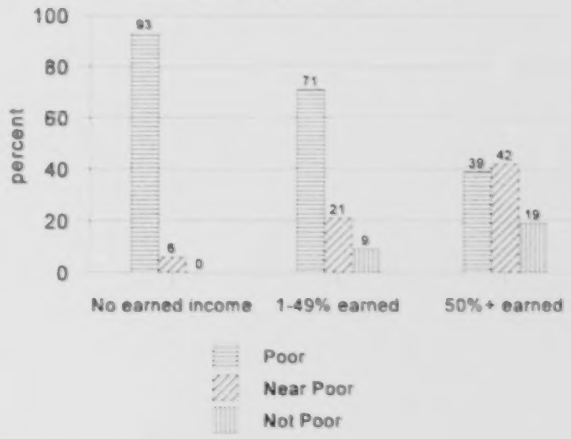
It is striking that almost half of the 1.1 million rural welfare households receive more than half their total household income from earnings. This is significantly higher than in cities, where only 34 percent of welfare households earn more than half their total income, as Figure 15 illustrates. Other rural welfare households have some–but less than half–of their income from earnings. Thus a total of 64 percent in rural areas have some earnings, compared to 62 percent in suburbs and only 46 percent in cities.

Thirty-seven percent of rural welfare households report no income from earnings, with nonmetro households somewhat more likely than rural metro households to have no earnings. In addition to welfare and earnings, some rural welfare households have other sources of income, such as alimony or child support, Social Security or other pensions, and various types of savings or investments, including a small number of farms or businesses. While it is impossible to determine from AHS data the amounts of income from these sources, it is unlikely to be high, since median unearned income of rural welfare households, including their welfare income, is only $4,800, and only 20 percent have unearned income in excess of $8,700. In contrast, median unearned income for rural households reporting no income from welfare is $7,000.

[20] Sheila Zedlewski and Linda Giannarelli, *Diversity among State Welfare Programs: Implications for Reform* (Washington, DC: The Urban Institute, 1997), 7.

Income levels and poverty status differ greatly depending on whether rural welfare households also earn half or more of their total income, as shown in Figure 16. Median income for rural welfare households with no earned income is $6,000, and 93 percent fall below the poverty level. Median income for households where earnings are less than half of total household income is $9,300, with $3,000 the median income from earnings for this group. This is only 34 percent of the amount a worker with a full-time minimum wage job in 1995 would have earned. Most of these households are poor. In contrast, median total income of rural welfare households where more than half of total income came from earnings is $20,000, and median income from earnings is $15,000 or 170 percent of income from a full-time minimum wage job. Nevertheless, 39 percent of these households are poor, and another 42 percent are near-poor.[21]

Figure 16. Poverty Status of Rural Welfare Households, by Earned Income



Very large proportions of welfare recipients with earned incomes still have incomes under 80 percent of area median. It seems likely that a household that could earn more than half its income, but still receive little income compared to others in the area, has already taken advantage of whatever opportunities exist, and therefore is unlikely to be able to increase employment earnings further. Those who earned more than half their income do tend to have incomes at somewhat higher proportions of area medians: they are more likely to receive 50 to 80 percent of median than are those who earned less than half their incomes, while those with less than half their incomes from earnings are most likely to receive less than 30 percent of median.

Some rural welfare recipient households might have the potential for increasing their income through the earnings of an adult not currently working. (It should be noted, of course, that not all adults are potential wage earners; some are students, some are unable to work because of disabilities, and some are elderly. In addition, in many areas there are not as many jobs available as there are work-eligible adults.) The vast majority of welfare recipients, regardless of the proportion of income received from earnings, have only one household member receiving wage or salary income. In many families, of course, there is only one potential wage earner–one adult (45 percent of all rural welfare households, and 65 percent of those with no earned income,

[21] As noted above and in Appendix A, an unknown proportion of households defined here as "welfare" households are actually receiving SSI. Since all "welfare" households, as defined here, have children, it is not likely that a majority of them are receiving SSI rather than AFDC, but it is likely that many of those who report a majority of their income from earnings receive SSI rather than AFDC.

contain only one adult). While about half of those with less than half their income from earnings have only one adult, a sizeable proportion (39 percent) have two adults. About half of those with more than half their income from earnings contain two adults. Many of these are two-parent families with children: of families who earn more than half their income and have children, almost half are married couples, compared to one quarter of those with less than half their income from earnings who have children, and only 17 percent of those with no earned income who have children.

Many of these families are expected to lose significant portions of their incomes as welfare reform takes effect.[22] Even finding employment will not necessarily solve income inadequacies. An urban study of single mothers has documented that even when employment generates more income than welfare does, work-related expenses cancel out the gain. Most of the added funds are spent for work-related clothing, child care, and transportation. In addition, while welfare recipients are eligible for Medicaid, 40 percent of employed mothers lack health insurance, so they must pay health care costs themselves or do without care.[23]

Some farmworkers, already among the poorest residents of rural areas, may be especially hard hit by the Welfare Reform Act's severe restrictions on aid to legal immigrants. One third of farmworkers are citizens (most of them born in the United States), 29 percent have permanent or temporary legal status, 37 percent have no legal work authorization, and 2 percent are of unknown status. Despite their often low and sporadic incomes, small percentages of farmworkers used government assistance programs before the Welfare Reform Act–among legal residents, 20 percent received food stamps and 5 percent received AFDC or local cash assistance.[24] The Welfare Reform Act ended these benefits for most of them.

Factors in Welfare Reform's Success

As federal welfare reform begins, then, it can be said that rural households receiving welfare are both like and unlike urban and suburban welfare recipients. Most are unmarried, most have young children, and most live below the poverty level. Rural residents receiving welfare are somewhat more likely to be married, and to be older, than city or suburban welfare recipients. Perhaps most significantly, and unlike city or suburban welfare recipients, a majority of rural

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[22] Zedlewski, et al., 9.

[23] Jason DeParle, "Learning Poverty Firsthand," *The New York Times Magazine* (April 27, 1997), 34, summarizing a study by Kathryn Edin and Laura Lein.

[24] Richard Mines, Susan Gabbard, and Anne Steirman, *A Profile of U.S. Farm Workers: Demographics, Household Composition, Income and Use of Services* (Washington, DC: U.S. Department of Labor, 1997), 35. These figures are based on 1994-1995 data from the National Agricultural Workers Survey, which includes crop workers, estimated to be about two thirds of all U.S. farmworkers, with the remaining third consisting of livestock workers.

welfare recipients already earn part of their income. It is also important that two thirds of them live in nonmetropolitan areas, and that those nonmetro residents are less likely to earn income than those who live in rural metro places. Taken together, these characteristics point to special challenges for welfare reform to succeed in moving rural residents from welfare to work, particularly in nonmetro places far from services and jobs. These challenges involve the same kinds of assistance needed by those seeking to leave welfare in cities and suburbs–available jobs, child care, transportation, and education and training.

Jobs

The success of welfare reform requires, of course, that welfare recipients be able to find jobs. Existing national data cannot measure the availability of work for rural residents who are not currently employed or who work only part-time or seasonally.[25] It is clear, nevertheless, that making work available will be difficult in many rural areas. Three of every five nonmetropolitan counties with high rates of welfare dependency have persistently high poverty rates–exceeding 20 percent over several decades–and high unemployment rates, according to the Economic Research Service (ERS) of the U.S. Department of Agriculture. Furthermore, more than half of these counties are remotely located, not close to any urban centers. They are concentrated in the South, the Mississippi Delta, south Texas, Appalachia, and in parts of the West, Midwest, and New England. Creating new jobs is difficult in areas of long-term economic stagnation, and ERS notes that if jobs are available in those areas, welfare recipients or former welfare recipients will have to compete with unemployed workers who are not or were not on welfare.[26]

Most recent job creation has been in suburbs rather than rural areas or cities. A 1996 study, for example, found that 70 percent of the 19 million jobs created during the 1980s were in the suburbs.[27]

To have access to these jobs, rural residents will need transportation, and may even need to relocate. The governor of New Mexico hopes to require such relocation, and "has stated that rural residents who are unable to find work will be required to move to one of the city's urban

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[25] For example, it cannot be assumed that all nonmetropolitan rural households nationwide have less access to work than rural residents in metropolitan areas, because within both nonmetro and metro areas the distances to employment centers vary widely. In addition, both nonmetro and metro areas may have either thriving or stagnant economies.

[26] "Welfare Reform Legislation Poses Opportunities and Challenges for Rural America," 38-47.

[27] Alan E. Pisarski, *Commuting in America II: The Second National Report on Commuting Patterns and Trends* (Lansdowne, VA: Eno Transportation Foundation, 1996).

areas to seek employment before receiving benefits."[28] One observer predicts that welfare reform could create "welfare dust bowls" in some center cities and rural areas.[29]

Child Care

The work requirements of the Welfare Reform Act will increase the demand for child care in all geographic areas. In addition, assuming that welfare recipients can find jobs, many of those jobs are likely to be low-paying, leading to an increased need for child care subsidies. Under the Welfare Reform Act, TANF recipients are not entitled to child care assistance, and federal funding for child care subsidies to states is increased but capped. One analysis concludes, therefore, that the "increased demand for child care subsidies may very well outpace any increase in funding."[30] The resulting shortfall will affect both the working poor currently receiving such subsidies and those trying to leave welfare for work.

Existing child care is inadequate to meet current demand, particularly in low-income areas and particularly for infants and school-aged children, according to a recent General Accounting Office study of cities and rural areas. The study also concludes that the gap between supply and demand will increase as welfare reform is implemented.[31]

The GAO notes a number of additional issues affecting access to day care. First, child care is expensive, with infant care costing up to 23 percent of income for poverty-level families in the rural counties studied. (Infant care is the most expensive, and the Welfare Reform Act requires parents to work when their youngest child is one year old, a significant change from the threshold under previous law, which was three years old.) In addition, many low-skill jobs available to former welfare recipients require work at nonstandard hours (evenings, nights, or weekends), but child care is often unavailable at those times. Transportation problems and the quality of child care in a limited market are also potential problems.

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[28] Center for Community Change, "News From the States," *Organizing* 3 (June 1997), 8.

[29] Mark Alan Hughes, vice president of Public/Private Ventures, Philadelphia, quoted in Scott Bogren, "Work Trips Take New Routes," *Community Transportation Reporter* (Nov. 1996).

[30] Peter Pitegoff and Lauren Breen, "Child Care Policy and the Welfare Reform Act," *Journal of Affordable Housing* 6: 2 (Winter 1997), 122.

[31] United States General Accounting Office, *Welfare Reform: Implications of Increased Work Participation for Child Care* (Washington, DC: U.S. General Accounting Office, GAO/HEHS-97-75, 1997). The GAO study examined two rural counties in Oregon as well as the cities of Baltimore and Chicago, and included child care providers known to state agencies. It included both regulated and unregulated care, but generally did not include care by a nanny or a relative in the child's own home or in the home of a relative. It relied on earlier research findings as well.

Families with annual incomes under $15,000 and parents who work nonstandard hours rely on child care by relatives more than on child care centers or family providers (those who care for non-relatives' children in their own homes), according to the GAO. Welfare reform might reduce the availability of this kind of care, as some related caregivers who supplement their earnings with welfare payments might be subject to the same work requirements as the parents of the children needing their services at low cost. In addition, rural welfare recipients may lose such care if they must relocate to areas where training and jobs are available, leaving relatives and support systems behind.

Transportation

Rural residents' abilities to obtain jobs, job training, or child care may depend on transportation, because public transportation is rarely available outside sizeable towns. Thus, despite the cost, ownership of a vehicle is likely to be a necessity, not a luxury, no matter how low one's income may be. Presumably for this reason, 80 percent of rural welfare households own either cars or trucks, compared to 72 percent of suburban and only 47 percent of city welfare households. The proportion of car or truck owners is slightly higher in metro than nonmetro rural areas.

Ninety percent of workers in rural welfare households use a car, truck, or van to get to work.[32] About one fifth carpool, generally with one other rider. The journey to work is longer in both distance and time for rural welfare earners–about one fifth have jobs 25 miles or more from their homes–but there is no significant difference in distance between rural metro and rural nonmetro workers. In comparison, 9 percent of city and 12 percent of suburban earners from welfare households travel 25 miles or more to their jobs. However, 13 percent of rural workers from welfare households take more than an hour to get to their jobs, almost twice the proportion of suburban and city workers.

There may be a connection between earnings and commuting times. Only 7 percent of rural welfare households with majority earnings income require more than one hour to get to work, compared to 14 percent of those with some earned income. The link between earnings and vehicles is certainly clear: rural households without earnings are less likely to have access to transportation. One third of rural welfare households with no earned income own neither cars nor trucks, compared to 19 percent of those with some earnings, and 11 percent of those for whom earnings are the primary source of income.

Despite the importance of transportation for rural workers, welfare programs are not always designed with rural transportation needs in mind. For example, several years ago New York

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[32] The AHS provides variables for means of transportation to work and distance traveled for up to 6 workers in each household. However, over 90 percent of welfare households with earners had only one earner, and the data for additional earners are too limited to be useful. Thus, the generalizations in this section are drawn from data for "worker number 1" in each case.

state began requiring welfare recipients to visit five potential employers every week, while at the same time prohibiting them from owning a car worth more than a specified value[33]–in other words, creating a conflict that many rural welfare recipients could not resolve. Other states have forbidden welfare recipients to own cars at all.[34] Programs are underway to establish viable public transportation systems for new workers in some rural areas, including Joblinks, sponsored by the Federal Transit Administration and the Community Transportation Association of America.[35] So far, however, these programs rely on subsidies from government or employers, and are available in only a few places.

Education

Education and training is essential in rural areas, as in cities, to enable welfare recipients to qualify for jobs. Almost half of the rural welfare householders with no earned income have less than a high school education. Even among those with earnings, one third lack a high school diploma. About one quarter of those with earnings have at least some college or post-high school education, compared to only 17 percent of those with no earnings. The availability of education and training programs in rural areas seems not to have been measured, but there is no reason to believe that such programs are any more available, or any easier to reach, than rural jobs.

Housing

Rural welfare recipients face serious housing problems even before welfare reform begins. These problems are not likely to improve if they cannot find jobs before they lose welfare benefits, or if they must relocate to new areas in search of jobs or education.

The housing conditions of rural welfare recipients are best understood in the context of the conditions experienced by other rural households with children. For example, almost three quarters of rural families with children are homeowners, a slightly higher proportion than for suburban families and significantly more than the 50 percent of city families with children. About 14 percent live in mobile homes, compared to 2 percent in suburbs and less than 1 percent in central cities. Yet only one third of rural welfare households are homeowners. More than one rural welfare household in five lives in a mobile home, compared to only 4 percent in suburbs and less than 1 percent in cities.

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[33] "Linking People With Jobs Through Transportation," *Economic Development Digest* 6: 3 (March 1997), 1, 9.

[34] "Welfare Reform Legislation Poses Opportunities and Challenges for Rural America," 47.

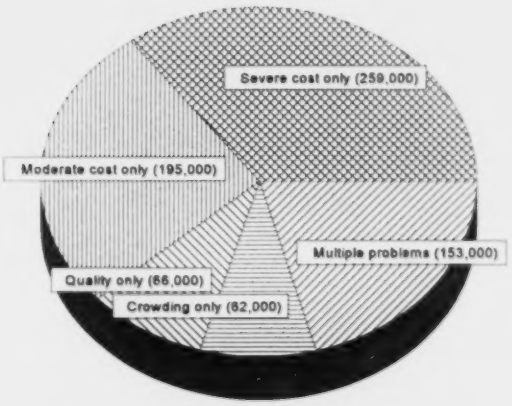
[35] Bogren.

Almost three fifths of rural households with children present live in housing built since 1978, when lead paint was banned for residential use. One quarter live in units built before 1950, when lead paint was widely used and still presents hazards, particularly for young children. This is far lower than the proportion in central cities (36 percent), but somewhat higher than in suburbs (18 percent). Slightly higher proportions of welfare recipient households in all geographic areas occupy older homes with potential lead hazards: 27 percent in rural areas, 46 percent in cities, and 23 percent in suburbs.

One third of rural families with children, and a far greater proportion of rural welfare recipients, experience housing problems, as do 27 percent of childless rural households. In all, 1.4 million rural households with children have severe housing problems–that is, their units are either severely inadequate or they have severe housing cost burdens. Some 400,000 of these households are unsubsidized renters with "worst case" housing needs–that is, they are renters not receiving federal housing assistance, with incomes under 50 percent of area median, and paying more than half their income for housing or living in severely substandard housing. Another 500,000 are equally poor owners, with incomes below 50 percent of median.

Given their low incomes, it is hardly surprising that more than half of rural welfare households have major housing problems. As Figure 17 shows, one third of them have severe problems and another third have moderate problems. Cost burden is the most common problem, affecting 40 percent. Only 1 percent have quality and overcrowding problems without cost burden.

Figure 17. Housing Problems of Rural Welfare Households



Doubling up is far more common among welfare households than among others. Excluding single-person households, 4 percent of rural housing units are occupied by more than one family. For rural welfare households, however, 19 percent of homes are shared by two or more families.

Using the 30 percent of income standard for housing affordability, the median rural welfare household with no income from earnings could afford only $150 monthly for housing costs, including utilities, yet half of these households report paying more than $250 monthly for their housing. The median household with some income from earnings could afford $233 for housing, but two thirds pay more than $250 for housing. Those with higher earnings do much better; the median welfare household with a majority of its income from earnings could afford $500 monthly, and almost three quarters of rural welfare households obtain housing for less than this amount.

This situation seems unlikely to improve as a result of welfare reform. Neither TANF payments nor full-time minimum wage jobs provide enough funds to cover the average rent for a two-bedroom apartment in 49 states, according to the National Low Income Housing Coalition.[36]

Their current affordability problems would undoubtedly be worse if not for the housing assistance received by some rural welfare households. Thirty-eight percent of rural welfare households with no earned income live in subsidized housing, compared to 28 percent of those with some earnings and 18 percent of those relying primarily on earnings. Overall, just over one quarter of rural welfare households report living in subsidized rental housing. Nonmetro renters are more likely to do so than are rural metro renters. Indeed, about 46 percent of nonmetro rural renter welfare households report living in subsidized housing, well above the rural metro rate of 33 percent and generally comparable to the city rate of 48 percent. In addition, 15 percent of rural welfare owners report they had subsidized mortgages, with more than half of them in the metro portions of rural areas, although the small sample size makes these figures only broadly reliable.

The proportion of rural welfare households not receiving housing assistance may increase if current proposals to reduce income targeting in assisted housing programs are adopted. Also, if–as seems likely–welfare reform reduces welfare recipients' income, their need for housing assistance will increase. Federal or state agencies may need to increase subsidies to keep housing payments at 30 percent of income or below for those already in assisted housing, and others not yet receiving housing aid may become eligible for it. The problem could be compounded in some states that choose to view housing assistance as income and to reduce TANF benefits accordingly; Minnesota has adopted such a provision, to take effect in 1998, and some other states are considering similar arrangements.[37]

The Welfare Reform Act will impact rural housing conditions in several ways, although it makes few direct changes in housing assistance. Most obviously, rural residents who lose welfare assistance but are unable to find jobs paying enough to support their families will have less money available to pay for housing.

Even those already receiving housing assistance will suffer. First, because food stamps are not counted when calculating income for HUD or Rural Housing Service (RHS) housing assistance, reductions in food stamp allocations will not lead to corresponding reductions in housing payments. Second, those already receiving housing assistance who lose welfare aid without corresponding increases in income will need additional government resources to keep them in their homes, but government aid is already stretched thinly. Rental assistance programs will

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[36] Tracy L. Kaufman, *Out of Reach: Rental Housing at What Cost?* (Washington, DC: National Low Income Housing Coalition, 1997).

[37] Center for Community Change, 8.

have to provide additional funds or serve fewer households as housing authorities and project owners use larger amounts of their rental assistance allocations for each tenant. Fluctuating rental income could also endanger the maintenance of properties, since decreasing rental income may force project owners to draw from their maintenance funds to make their loan payments.

Homeownership programs will be affected as well. HAC research has found that poverty-level borrowers in the Rural Housing Service's Section 502 direct lending program are more likely than higher-income borrowers to make mortgage payments ahead of schedule and far less likely to fall behind in their payments. This is in part attributable to their greater dependence upon transfer payments, which have been steady sources of income, while households above the poverty level are more dependent upon earnings, which tend to be more irregular.[38] Termination of income assistance will threaten borrowers' abilities to avoid delinquency and default on their mortgages.

If residents move from remote areas to population centers in search of jobs or training–or because state governments such as New Mexico's require them to move–the added population may overburden social service providers and put stress on the housing market, driving up rents. For some, substandard housing may be the only affordable option; for others, even substandard housing may not be affordable. In addition, one of the support services on which rural residents often rely–their communities and extended families–will be lost if they must move in order to find jobs or improve their job skills. As a result of all these problems, some rural welfare recipients may become part of the rural homeless population, living "doubled up" with friends or relatives, or in cars or barns, unless additional housing assistance becomes available.

Some of these impacts could be softened if states took advantage of the flexibility of the TANF block grant and used it for housing assistance, an option not available with AFDC. On the other hand, however, some social service provider advocates are reluctant to use TANF funds for housing-related activities. Their reasoning is that housing is a costly enterprise, and this would divert too much money away from income maintenance and job training efforts.

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[38] Housing Assistance Council, *"A Home of Our Own": the Cost and Benefits of the Rural Homeownership Program* (Washington, DC: Housing Assistance Council, 1988), 20.

CONCLUSION

The results of the federal Welfare Reform Act cannot be measured yet, but its limits on assistance seem likely to present serious challenges for rural welfare recipients and those seeking to aid them. This report has documented serious issues of rural poverty and poor housing even among rural residents not receiving welfare payments. These conditions, still often overlooked in an urban-focused nation, may well worsen as rural residents lose cash assistance and food stamps without having access to the jobs, training, transportation, and child care necessary to enable them to become self-sufficient.

Welfare recipients face similar obstacles in cities and suburbs, but the scantier resources of many rural areas make the challenges there particularly difficult to overcome. Like others, rural welfare recipient households generally have low incomes, low educational levels, and serious housing problems. Unlike others, a high proportion of them–almost two thirds–also earn income, but most cannot earn enough to raise their families out of poverty or off the welfare rolls. For many, finding full-time employment with wages sufficient to replace assistance entirely has not been possible because of long-term economic conditions: the majority of nonmetropolitan counties with high welfare dependency rates have had high poverty and unemployment rates for decades, and have not previously been able to generate the jobs and services needed to change these conditions. It is difficult to be optimistic about the prospects for altering these existing conditions so that welfare reform can somehow improve the lives of rural welfare recipients.

APPENDIX A
ABOUT THE DATA

AHS Data and Sampling Error

The American Housing Survey (AHS) is conducted every two years by the Bureau of the Census for the Department of Housing and Urban Development (HUD). In 1995, interviewers obtained information for a nationwide sample of almost 46,000 housing units occupied year-round. Like any sample, the AHS is subject to errors from sampling and errors from other causes (such as incomplete data and wrong answers). For an extensive discussion of AHS methodology and possible errors, see the appendices to the published American Housing Survey book.[39]

Because of the sampling errors and other possible errors inherent in the AHS, readers are cautioned not to rely on small differences in percentages or numbers presented in this report. The reliability of the data decreases as the sample size decreases. In 1995, the national sample was not quite 46,000 housing units, the rural sample was less than 16,000, and the sample for any given rural population group–households with children or households receiving welfare income, for example–was smaller still.

The AHS is intended to count housing units, and therefore households, so most of the data presented in this report is for households rather than families. (For definitions, see below.) This unit-focused methodology also means that the AHS does not include homeless persons.

AHS data is known to differ from information collected by other surveys. For example, the Census Bureau notes that, historically, the AHS underreports income and overreports poverty when compared with the Current Population Survey, and both surveys underreport income and overreport poverty when compared with tax returns and national income accounts. AHS data about welfare recipients is probably different than data from other sources, at least in part because the AHS provides information about households in which one or more individuals receive welfare assistance, while other sources focus on individuals or families rather than households.

Geographic Terms

This report aggregates several geographic categories used in the AHS under the general terms "rural area," "city," and "suburb." For the AHS as well as other surveys (including the decennial census), the Census Bureau collections information on seven geographic categories. Four categories designate types of place within a metropolitan statistical area (MSA): central city, urbanized, other urban, and rural. The other three categories designate types of place in nonmetropolitan areas: urbanized, other urban, and rural.

A "central city" is an incorporated city in a metropolitan statistical area, usually the largest city, but sometimes as small as 15,000 population. An "urbanized area" is an incorporated place and the densely settled surrounding area that together have a minimum population of 50,000. Urbanized areas may be

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[39] U.S. Department of Commerce, Bureau of the Census, and U.S. Department of Housing and Urban Development, *American Housing Survey for the United States in 1995*, Current Housing Reports H150/95RV (Washington, DC: U.S. Government Printing Office, July 1997).

either within MSAs or in nonmetropolitan places. "Other urban" areas consist of places with 2,500 or more inhabitants outside of urbanized areas; they, too, can be either metropolitan or nonmetro. The Census Bureau defines "rural housing" as all housing "not classified as urban"–essentially, housing in open country and places under 2,500 population.

This report does not use Census's definition of "rural." Instead, HAC's definition corresponds to the Census Bureau's "outside urbanized areas." It aggregates "other urban" places and Census-defined "rural" places in both metro and nonmetro areas into a definition of rural areas that includes not only open country and towns under 2,500 people, but also larger towns, so long as they are outside densely populated areas of 50,000 population.

This report uses "central cities," "cities," or "urban" to refer to the central cities of metropolitan areas, and "suburbs" to refer to the surrounding urbanized areas. It should be noted that cities may be predominantly older, sometimes deteriorated areas, or, in the case of newer cities or those with large land areas, may include housing which is similar in characteristics to suburban areas. Conversely, some of the communities surrounding central cities are comparable in their characteristics, except for size, to inner city areas of central cities.

HAC's definition of rural areas approaches, but is not identical to, the definition used by the Rural Housing Service of the U.S. Department of Agriculture (USDA) to determine eligibility for rural housing programs. USDA-defined "rural" areas include open country that is not part of or associated with an urban area. Also included is any town, village, city or place, including a place that is not part of or associated with an urban area but immediately adjacent to a densely settled area, with a population not in excess of 10,000 and rural in character. Such a place may be either in an MSA or in a nonmetro area. In addition, a nonmetro place with a population in excess of 10,000 but not in excess of 20,000 is eligible if it has a serious lack of mortgage credit as determined by the Departments of Agriculture and Housing and Urban Development.

It should be noted that the AHS uses areas defined by the 1980 (not 1990) Census for urban, rural, farm and nonfarm determinations, while AHS metropolitan and nonmetropolitan designations are those defined by the Office of Management and Budget as of 1983. This usage has the advantage of being able to measure change over time within constant boundaries, but the disadvantage of being out of date. A small proportion of the households classified as rural using the 1995 AHS data probably would have been in urbanized areas if definitions based on 1990 Census data had been used.

This report's information on percent of area median income is based on estimates prepared by HUD for each case in the 1995 AHS sample, provided to HAC by the Harvard Joint Center for Housing Studies. For all places outside of large identified metropolitan areas, including almost all of the area we have defined as rural, HUD's median income estimates are averaged over all places in the same Census region that are in the same climate zone.

Household Characteristics

A "household" is the group of individuals occupying a housing unit. A "family" consists of a householder and all other persons living in the same household who are related to the householder by blood, marriage, or adoption. A household may consist of a family, no family (i.e., one or more single unrelated individuals), or more than one family.

The "householder" (sometimes called the "head of household") is the first household member 18 years old or over who is the owner or renter of the sampled housing unit.

Welfare Households

The AHS combines welfare and SSI income in a single variable that shows only whether any household member received either SSI or AFDC income during the 12 months before the survey interview. As noted in the text, this report assumes that all single-person or childless households that received welfare or SSI income in fact received SSI income. Thus it is assumed that households with more than one person and with children present received welfare income. This definition of "welfare" overestimates the number of households receiving income through the AFDC program, because some would have received SSI instead, and some would have received both AFDC and SSI, but the distinction does seem useful. Moreover, welfare reform does impact children who received SSI: by August 1997 the SSI provisions of the welfare reform legislation had already resulted in removal of 100,000 households with disabled children from the program.[40] Therefore, the group identified here as "welfare households" appears to reflect reasonably well the universe of households that will be affected by welfare reform. However, it should also be noted that the presence of SSI households in this group may explain the relatively high median income of rural welfare households who earn more than half their total income.

Some additional fuzzy areas should be mentioned. First, because the AHS question refers to income of *any* household member during the previous year, some of these households may not, in fact, have had welfare income at the time of the interview. Some welfare recipients live, at least temporarily, as subfamilies in households with relatively adequate incomes. Also, during the course of a year a welfare recipient may obtain a job or a higher-paying job, or may lose a job. During a year individuals receiving welfare or other income may move into or out of a household. These changes in household composition may help explain why some households in this group reported incomes over 120 percent of median; HUD's aggregation of median incomes is another possible reason for that result. In addition, except for households with only one adult, there is no way to determine whether it is the householder who receives the welfare income, or some other member of the household.

Housing Problems

Housing "cost burdens" are generally measured as a percentage of income, on what has become a slowly sliding scale. In the early days of the public housing program, housing costs above 20 percent of income were considered burdensome. During the late 1960s and early 1970s, 25 percent of income became the dividing line. In the late 1970s, an effort was made–successful in the early 1980s–to raise the cost burden threshold to 30 percent of income. Since then, the Department of Housing and Urban Development (HUD) has defined moderate cost burdens as those between 30 percent and 50 percent of income, and severe cost burdens as those above 50 percent of income. Percent of income paid for housing is, at best, a rough measure of affordability, but its use has become widespread for several reasons. First, it is relatively simple to grasp and to calculate. Second, 30 percent of income has become the norm that housing subsidy programs require households living in subsidized housing to pay.

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[40] *Morning Edition*, National Public Radio, August 28, 1997.

The AHS defines physical housing problems as severe or moderate:[41]

> Severe physical problems. A unit has severe physical problems [is severely inadequate] if it has any of the following five problems:
>
> *Plumbing.* Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure for the exclusive use of the unit.
>
> *Heating.* Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least 6 hours each time.
>
> *Electric.* Having no electricity, or all of the following three electric problems: exposed wiring; a room with no working wall outlet; and three blown fuses or tripped circuit breakers in the last 90 days.
>
> *Upkeep.* Having any five of the following six maintenance problems: water leaks from the outside, such as from the roof, basement, windows, or doors; leaks from inside structure such as pipes or plumbing fixtures; holes in the floors; holes or open cracks in the walls or ceilings; more than 8 inches by 11 inches of peeling paint or broken plaster; or signs of rats or mice in the last 90 days.
>
> *Hallways.* Having all of the following four problems in public areas: no working light fixtures; loose or missing steps; loose or missing railings; and no elevator.
>
> Moderate Physical Problems. A unit has moderate physical problems [is moderately inadequate] if it has any of the following five problems, but none of the severe problems.
>
> *Plumbing.* On at least three occasions during the last 3 months or while the household was living in the unit if less than 3 months, all the flush toilets were broken down at the same time for 6 hours or more.
>
> *Heating.* Having unvented gas, oil or kerosene heaters as the primary heating equipment.
>
> *Upkeep.* Having any three or four of the overall list of six upkeep problems mentioned above under severe physical problems.
>
> *Hallways.* Having any three of the four hallway problems mentioned above under severe physical problems.
>
> *Kitchen.* Lacking a kitchen sink, refrigerator, or burners inside the structure for the exclusive use of the unit.

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[41] *American Housing Survey in 1995,* A-13 to A-14.

APPENDIX B
TABLES[41]

Note: These tables contain rounded figures. Percentages may not add to 100 percent, and numbers may not add to totals, because of rounding.

TABLE 1. TRENDS IN TOTAL NUMBER OF HOUSEHOLDS, BY RESIDENCE, 1985-95
(Thousands of Households)

	1985	1987	1989	1991	1993	1995	1985-95 Change Number	1985-95 Change Percent
All Households	86,290	88,692	91,420	93,146	94,724	97,694	11,404	13%
Central City	28,847	29,230	29,532	29,687	29,838	30,243	1,396	5%
Urbanized Suburb	25,057	25,979	27,147	27,670	28,014	29,653	4,596	18%
Other Urban Suburb	3,209	3,338	3,477	3,579	3,679	3,647	438	14%
Rural Suburb	9,857	10,516	11,459	11,787	12,368	12,564	2,707	27%
Urbanized Nonmetro	426	421	443	446	477	621	195	46%
Other Urban Nonmetro	7,169	7,232	7,121	7,218	7,263	7,293	124	2%
Rural Nonmetro	11,719	11,971	12,242	12,759	13,085	13,673	1,954	17%
Central City	28,847	29,230	29,532	29,687	29,838	30,243	1,396	5%
Suburban	38,123	39,834	42,083	43,036	44,061	45,864	7,741	20%
Nonmetro	19,315	19,624	19,806	20,423	20,825	21,587	2,272	12%
Central City	28,847	29,230	29,532	29,687	29,838	30,243	1,396	5%
Other Urbanized	25,484	26,401	27,590	28,116	28,491	30,274	4,790	19%
Rural	31,954	33,057	34,299	35,343	36,395	37,177	5,223	16%
All Urban	54,330	55,630	57,122	57,803	58,329	60,517	6,187	11%
Rural	31,954	33,057	34,299	35,343	36,395	37,177	5,223	16%
Percent Rural	37%	37%	38%	38%	38%	38%	1%	NA

Source: Compiled from American Housing Survey data, with 1985-89 figures adjusted to reflect weights based on 1990 census.

[41] Contact Leslie Strauss at the Housing Assistance Council for information about the availability of additional tabulations of 1995 American Housing Survey data.

TABLE 2. TENURE BY RACE OR HISPANIC ORIGIN, BY RESIDENCE, 1995

		Thousands of Households				Column Percent			
		City	Suburb	Rural	Total	City	Suburb	Rural	Total
Owners									
	White	10,691	17,399	25,537	53,627	72%	85%	90%	84%
	Black	2,394	1,191	1,447	5,032	16%	6%	5%	8%
	Hispanic	1,228	1,125	893	3,246	8%	5%	3%	5%
	Other	496	798	345	1,639	3%	4%	1%	3%
	Total	14,809	20,513	28,222	63,544	100%	100%	100%	100%
Renters									
	White	7,800	6,589	7,141	21,530	51%	68%	80%	63%
	Black	4,183	1,386	933	6,502	27%	14%	10%	19%
	Hispanic	2,576	1,285	651	4,512	17%	13%	7%	13%
	Other	876	500	230	1,606	6%	5%	3%	5%
	Total	15,435	9,760	8,955	34,150	100%	100%	100%	100%

TABLE 3. SELECTED PHYSICAL PROBLEMS, BY HOUSING ADEQUACY, RURAL AREAS, 1995
(Thousands of Units)

	Adequate	Moderately Inadequate	Severely Inadequate	Total	Percent Adequate
Three or more toilet breakdowns of 6 hours or more		78	6	84	0%
Wiring in house not concealed	496	120	51	667	74%
No working electric wall outlets in some or all rooms	611	125	65	801	76%
Fuses or circuit breakers blew 3 or more times in last 90 days	909	100	43	1,052	86%
Water leaked into home from outside in last 12 mo.	5,691	684	224	6,599	86%
Leaking roof	2,463	481	140	3,084	80%
Signs of basement leaks	2,115	110	50	2,275	93%
Leaks around walls/closed windows/closed doors	860	100	39	999	86%
Leaks from other outside sources	563	51	21	635	89%
Leaks in house from inside bldg in last 12 mos.	3,299	484	112	3,895	85%
Leaks from own plumbing fixtures	1,064	164	41	1,269	84%
Leaking pipes	1,567	268	65	1,900	82%
Interior leaks from other or unknown sources	683	77	15	775	88%
Three or more water breakdowns of 6 hours or more	75	19	9	103	73%
House too cold 24+ hours	1,336	175	119	1,630	82%
Three or more heat breakdowns or 6 hours or more in last winter			73	73	0%
House/apartment cold for other reason	51	10	22	83	61%
Open cracks or holes in walls or ceiling	813	572	148	1,533	53%
Holes in floor	128	222	89	439	29%
Broken plaster or peeling paint over 1 sq. ft	675	440	123	1,238	55%
Signs of rats in bldg in last 90 days	575	273	84	932	62%
Three or more public sewer breakdowns of 6 hours or more	25	10	6	41	61%
Hazardous steps on common stairways	117	4	4	125	94%
Stair railings not firmly attached	72	5	3	80	90%
Unsafe drinking water	1,133	113	38	1,284	88%

TABLE 4. SELECTED CHARACTERISTICS OF RURAL HOUSEHOLDS, BY COST BURDEN, 1995

	Thousands of Households				Column Percent			
	No Cost Burden (Under 30%)	Moderate Cost Burden (30-50%)	Severe Cost Burden (Over 30%)	Total	No Cost Burden (Under 30%)	Moderate Cost Burden (30-50%)	Severe Cost Burden (Over 30%)	Total
Household Type								
Single	5,264	1,556	1,086	7,906	19%	32%	35%	22%
Married with Kids	8,775	1,094	527	10,396	31%	22%	17%	28%
Married w/o Kids	9,958	1,023	656	11,637	35%	21%	21%	32%
Other with Kids	2,332	809	654	3,795	8%	17%	21%	10%
Other w/o Kids	2,202	426	198	2,826	8%	9%	6%	8%
Total	28,531	4,908	3,121	36,560	100%	100%	100%	100%
Race or Hispanic Origin								
White	25,491	4,106	2,560	32,157	89	84	82	88
Black	1,566	450	302	2,318	5	9	10	6
Hispanic	1,091	258	182	1,531	4	5	6	4
Other	384	94	76	554	1	2	2	2
Total	28,532	4,908	3,120	36,560	100	100	100	100
Total Household Income								
Zero or Negative	2			2	0%	0%	0%	0%
$1-$9,999	1,720	1,223	1,998	4,941	6%	25%	64%	14%
$10,000-$19,999	4,141	1,600	666	6,407	15%	33%	21%	18%
$20,000-$29,999	5,405	1,053	301	6,759	19%	21%	10%	18%
$30,000-$39,999	4,284	445	98	4,827	15%	9%	3%	13%
$40,000-$49,999	3,487	239	23	3,749	12%	5%	1%	10%
$50,000-$59,999	2,567	133	24	2,724	9%	3%	1%	7%
$60,000 or More	6,926	215	11	7,152	24%	4%	0%	20%
Total	28,532	4,908	3,121	36,561	100%	100%	100%	100%
Household Income as % of HUD Area Median Income								
Extremely Low Income (Below 30% of Median)	1,222	1,021	1,953	4,196	4%	21%	63%	12%
Very Low Income (30-50% of Median)	2,672	1,292	607	4,571	9%	26%	20%	13%
Low Income (50-80% of Median)	4,985	1,346	378	6,709	18%	27%	12%	18%
Moderate Income (80-120% of Median)	3,365	456	93	3,914	12%	9%	3%	11%
Above Moderate Income (Over 120% of Median)	16,286	793	89	17,168	57%	16%	3%	47%
Total	28,530	4,908	3,120	36,558	100%	100%	101%	100%
Poverty Status								
Poor (Below Poverty Level)	1,671	1,239	2,100	5,010	6%	25%	67%	14%
Near Poor (100-199% of Poverty Level)	5,371	1,937	678	7,986	19%	40%	22%	22%
Not Poor (200% or More of Poverty Level)	21,488	1,732	343	23,563	75%	35%	11%	65%
Total	28,530	4,908	3,121	36,559	100%	100%	100%	100%
Tenure								
Own	22,677	3,135	1,941	27,753	80%	64%	62%	76%
Rent	5,853	1,773	1,180	8,806	21%	36%	38%	24%
Total	28,530	4,908	3,121	36,559	100%	100%	100%	100%

	Thousands of Households				Column Percent			
	No Cost Burden (Under 30%)	Moderate Cost Burden (30-50%)	Severe Cost Burden (Over 30%)	Total	No Cost Burden (Under 30%)	Moderate Cost Burden (30-50%)	Severe Cost Burden (Over 30%)	Total
Major Housing Problems								
No problems	26,205			26,205	92%			72%
Moderate cost only		4,443		4,443		91%		12%
Severe cost only			2,758	2,758			88%	8%
Quality only	1,813			1,813	6%			5%
Crowded only	428			428	2%			1%
Mod cost & quality		371		371		8%		1%
Sev cost & quality			285	285			9%	1%
Mod cost & crowded		59		59		1%		0%
Sev cost & crowded			62	62			2%	0%
Qual & crowded	85			85	0%			0%
All three problems		35	15	50		1%	0%	0%
Total	28,531	4,908	3,120	36,559	100%	100%	100%	100%
Overcrowding								
Not Crowded (psns/rm <=1)	28,018	4,813	3,044	35,875	98%	98%	98%	98%
Overcrowded (psns/rm >1)	513	95	77	685	2%	2%	2%	2%
Total	28,531	4,908	3,121	36,560	100%	100%	100%	100%
Physical Adequacy of Housing								
Adequate	26,633	4,502	2,821	33,956	93%	92%	90%	93%
Moderately Inadequate	1,381	293	197	1,871	5%	6%	6%	5%
Severely Inadequate	517	112	103	732	2%	2%	3%	2%
Total	28,531	4,907	3,121	36,559	100%	100%	100%	100%
Monthly Housing Cost								
No Cash Cost	1,245			1,245	4%	0%	0%	3%
Under $250	8,049	801	419	9,269	28%	16%	13%	25%
$250-$499	8,623	1,573	1,113	11,309	30%	32%	36%	31%
$500-$749	5,006	1,027	610	6,643	18%	21%	20%	18%
$750 or More	5,608	1,507	979	8,094	20%	31%	31%	22%
Total	28,531	4,908	3,121	36,560	100%	100%	100%	100%
Low Cost Mortgage Obtained Through Gov't Program								
Yes	956	188	113	1,257	8%	9%	8%	8%
No	10,401	1,844	1,103	13,348	89%	87%	83%	88%
Not Answered	337	93	114	544	3%	4%	9%	4%
Total	11,694	2,125	1,330	15,149	100%	100%	100%	100%

TABLE 5. SELECTED CHARACTERISTICS OF RURAL HOUSEHOLDS, BY PHYSICAL ADEQUACY OF HOUSING, 1995

	Thousands of Households				Column Percent			
	Adequate	Moderately Inadequate	Severely Inadequate	Total	Adequate	Moderately Inadequate	Severely Inadequate	Total
Household Type								
Single	7,329	542	218	8,089	21%	29%	29%	22%
Married with Kids	9,792	518	209	10,519	28%	28%	28%	28%
Married w/o Kids	11,330	354	163	11,847	33%	19%	21%	32%
Other with Kids	3,476	287	88	3,851	10%	15%	12%	10%
Other w/o Kids	2,603	185	82	2,870	8%	10%	11%	8%
Total	34,530	1,886	760	37,176	100%	101%	101%	100%
Race or Hispanic Origin								
White	30,802	1,284	592	32,678	89%	68%	78%	88%
Black	1,858	412	111	2,381	5%	22%	15%	6%
Hispanic	1,349	156	39	1,544	4%	8%	5%	4%
Other	522	33	20	575	2%	2%	3%	2%
Total	34,531	1,885	762	37,178	100%	100%	101%	100%
Household Income as % of HUD Area Median Income								
Extremely Low Income (Below 30% of Median)	4,190	414	205	4,809	12%	22%	27%	13%
Very Low Income (30-50% of Median)	4,053	386	131	4,570	12%	21%	17%	12%
Low Income (50-80% of Median)	6,130	434	145	6,709	18%	23%	19%	18%
Moderate Income (80-120% of Median)	3,738	128	48	3,914	11%	7%	6%	11%
Above Moderate Income (Over 120% of Median)	16,419	523	232	17,174	48%	28%	31%	46%
Total	34,530	1,885	761	37,176	101%	101%	100%	100%
Poverty Status								
Poor (Below Poverty Level)	4,774	601	247	5,622	14%	32%	33%	15%
Near Poor (100-199% of Poverty Level)	7,249	545	194	7,988	21%	29%	26%	22%
Not Poor (200% or More of Poverty Level)	22,508	740	320	23,568	65%	39%	42%	63%
Total	34,531	1,886	761	37,178	100%	100%	100%	100%
Tenure								
Own	26,507	1,170	545	28,222	77%	62%	72%	76%
Rent	8,024	716	216	8,956	23%	38%	28%	24%
Total	34,531	1,886	761	37,178	100%	100%	100%	100%
Overcrowding								
Not Crowded (psns/rm <=1)	33,972	1,788	720	36,480	98%	95%	95%	98%
Overcrowded (psns/rm >1)	559	97	40	696	2%	5%	5%	2%
Total	34,531	1,885	760	37,176	100%	100%	100%	100%
Housing Cost Burden								
No Cost Burden (Pay 30% or Under)	26,633	1,381	517	28,531	78%	74%	71%	78%
Moderate Cost Burden (Pay 30-50%)	4,502	293	112	4,907	13%	16%	15%	13%
Severe Cost Burden (Pay Over 50%)	2,821	197	103	3,121	8%	11%	14%	9%
Total	33,956	1,871	732	36,559	99%	101%	100%	100%

TABLE 6. SELECTED CHARACTERISTICS OF RURAL HOUSEHOLDS, BY OVERCROWDING, 1995

	Thousands of Households			Column Percent		
	Not Crowded	Overcrowded	Total	Not Crowded	Overcrowded	Total
Household Type						
Single	8,089		8,089	22%		22%
Married with Kids	10,055	463	10,518	28%	67%	28%
Married w/o Kids	11,842	5	11,847	33%	1%	32%
Other with Kids	3,629	223	3,852	10%	32%	10%
Other w/o Kids	2,866	5	2,871	8%	1%	8%
Total	36,481	696	37,177	101%	101%	100%
Number of Adults in Household						
None	4		4	0%		0%
One	10,213	42	10,255	28%	6%	28%
Two	21,415	387	21,802	59%	56%	59%
Three	3,760	113	3,873	10%	16%	10%
Four	917	89	1,006	3%	13%	3%
Five or More	171	65	236	0%	9%	1%
Total	36,480	696	37,176	100%	100%	100%
Race or Hispanic Origin						
White	32,322	356	32,678	89%	51%	88%
Black	2,279	102	2,381	6%	15%	6%
Hispanic	1,339	205	1,544	4%	29%	4%
Other	540	34	574	2%	5%	2%
Total	36,480	697	37,177	101%	100%	100%
Household Income as % of HUD Area Median Income						
Extremely Low Income (Below 30% of Median)	4,641	168	4,809	13%	24%	13%
Very Low Income (30-50% of Median)	4,433	138	4,571	12%	20%	12%
Low Income (50-80% of Median)	6,540	170	6,710	18%	24%	18%
Moderate Income (80-120% of Median)	3,914		3,914	11%		11%
Above Moderate Income (Over 120% of Median)	16,954	220	17,174	47%	32%	46%
Total	36,482	696	37,178	101%	100%	100%
Poverty Status						
Poor (Below Poverty Level)	5,338	283	5,621	15%	41%	15%
Near Poor (100-199% of Poverty Level)	7,733	254	7,987	21%	37%	22%
Not Poor (200% or More of Poverty Level)	23,409	159	23,568	64%	23%	63%
Total	36,480	696	37,176	100%	101%	100%
Tenure						
Own	27,852	370	28,222	76%	53%	76%
Rent	8,628	327	8,955	24%	47%	24%
Total	36,480	697	37,177	100%	100%	100%
Physical Adequacy of Housing						
Adequate	33,972	559	34,531	93%	80%	93%
Moderately Inadequate	1,788	97	1,885	5%	14%	5%
Severely Inadequate	720	40	760	2%	6%	2%
Total	36,480	696	37,176	100%	100%	100%
Housing Cost Burden						
No Cost Burden (Pay 30% or Under)	28,018	513	28,531	78%	75%	78%
Moderate Cost Burden (Pay 30-50%)	4,813	95	4,908	13%	14%	13%
Severe Cost Burden (Pay Over 50%)	3,044	77	3,121	9%	11%	9%
Total	35,875	685	36,560	100%	100%	100%

TABLE 7A. SELECTED FINANCIAL CHARACTERISTICS, BY RESIDENCE, 1995

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Total Household Income												
Zero or Negative	700	494	614	1,808	281	333	2%	2%	2%	2%	2%	2%
$1-$9,999	4,946	2,671	4,940	12,557	1,539	3,401	16%	9%	13%	13%	9%	16%
$10,000-$19,999	5,234	3,709	6,406	15,349	2,353	4,052	17%	12%	17%	16%	15%	19%
$20,000-$29,999	5,491	5,043	6,759	17,293	2,728	4,030	18%	17%	18%	18%	17%	19%
$30,000-$39,999	3,543	3,600	4,827	11,970	2,182	2,644	12%	12%	13%	12%	13%	13%
$40,000-$49,999	2,899	3,092	3,749	9,740	1,755	1,993	10%	10%	10%	10%	11%	10%
$50,000-$59,999	2,055	2,687	2,725	7,467	1,307	1,417	7%	9%	7%	8%	8%	7%
$60,000 or More	5,376	8,977	7,158	21,511	4,064	3,093	18%	30%	19%	22%	25%	15%
Total	30,244	30,273	37,178	97,695	16,209	20,963	100%	100%	100%	100%	100%	100%
Total Earned Income of Household												
Zero or Negative	7,685	6,639	9,983	24,307	3,696	6,287	25%	22%	27%	25%	23%	30%
$1-$9,999	2,813	1,791	3,202	7,806	1,106	2,096	9%	6%	9%	8%	7%	10%
$10,000-$19,999	3,793	2,630	4,427	10,850	1,680	2,747	13%	9%	12%	11%	10%	13%
$20,000-$29,999	4,168	3,505	4,571	12,244	1,889	2,683	14%	12%	12%	13%	12%	13%
$30,000-$39,999	3,188	3,167	3,970	10,325	1,848	2,121	11%	11%	11%	11%	11%	10%
$40,000-$49,999	2,578	2,794	3,300	8,672	1,526	1,774	9%	9%	9%	9%	9%	8%
$50,000-$59,999	1,825	2,460	2,403	6,688	1,201	1,202	6%	8%	7%	7%	7%	6%
$60,000 or More	4,193	7,288	5,321	16,802	3,265	2,056	14%	24%	14%	17%	20%	10%
Total	30,243	30,274	37,177	97,694	16,211	20,966	100%	100%	100%	100%	100%	100%
Total Nonearned Income of Household												
Zero or Negative	1,470	1,469	2,096	5,035	983	1,113	7%	7%	7%	7%	8%	7%
$1-$9,999	12,238	11,987	14,953	39,178	6,393	8,560	58%	53%	52%	54%	52%	52%
$10,000-$19,999	3,397	3,433	5,119	11,949	2,008	3,111	16%	15%	18%	17%	16%	19%
$20,000-$29,999	1,924	2,559	3,119	7,602	1,333	1,786	9%	11%	11%	11%	11%	11%
$30,000-$39,999	706	1,089	1,252	3,047	598	653	3%	5%	4%	4%	5%	4%
$40,000-$49,999	405	611	615	1,631	282	333	2%	3%	2%	2%	2%	2%
$50,000-$59,999	263	385	428	1,076	192	236	1%	2%	2%	2%	2%	1%
$60,000 or More	652	956	977	2,585	449	528	3%	4%	3%	4%	4%	3%
Total	21,055	22,489	28,559	72,103	12,238	16,320	100%	100%	100%	100%	100%	100%
Percent of Income Earned												
No earned income	7,040	6,172	9,421	22,633	3,436	5,986	24%	21%	26%	24%	22%	29%
1-24%	728	767	1,193	2,688	468	726	3%	3%	3%	3%	3%	4%
25-49%	1,275	1,255	1,875	4,405	744	1,130	4%	4%	5%	5%	5%	5%
50-74%	2,285	2,448	3,169	7,902	1,325	1,843	8%	8%	9%	8%	8%	9%
75-99%	6,378	7,777	8,423	22,578	3,989	4,434	22%	26%	23%	24%	25%	21%
100%	11,875	11,380	12,530	35,785	5,986	6,543	40%	38%	34%	37%	38%	32%
Total	29,581	29,799	36,611	95,991	15,948	20,662	100%	100%	100%	100%	100%	100%

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Number of Household Members with Wage/Salary Income												
None	9,776	8,948	12,974	31,698	5,041	7,933	32%	30%	35%	32%	31%	38%
One	20,030	20,885	23,780	64,695	10,967	12,812	66%	69%	64%	66%	68%	61%
Two	349	355	375	1,079	171	204	1%	1%	1%	1%	1%	1%
Three	73	69	42	184	24	17	0%	0%	0%	0%	0%	0%
Four	5	12	4	21	4		0%	0%	0%	0%	0%	0%
Five	9	3	2	14	2		0%	0%	0%	0%	0%	0%
Six or More		1		1			0%	0%	0%	0%		
Total	30,242	30,273	37,177	97,692	16,209	20,966	100%	100%	100%	100%	100%	100%
Household Income as % of HUD Area Median Income												
Extremely Low Income (Below 30% of Median)	6,342	3,681	4,809	14,832	2,002	2,807	21%	12%	13%	15%	12%	13%
Very Low Income (30-50% of Median)	4,143	3,205	4,571	11,919	1,894	2,677	14%	11%	12%	12%	12%	13%
Low Income (50-80% of Median)	5,581	5,164	6,710	17,455	2,920	3,790	19%	17%	18%	18%	18%	18%
Moderate Income (80-120% of Median)	3,233	3,378	3,914	10,525	1,645	2,269	11%	11%	11%	11%	10%	11%
Above Moderate Income (Over 120% of Median)	10,945	14,845	17,174	42,964	7,750	9,423	36%	49%	46%	44%	48%	45%
Total	30,244	30,273	37,178	97,695	16,211	20,966	100%	100%	100%	100%	100%	100%
Poverty Status												
Poor (Below Poverty Level)	5,934	3,205	5,622	14,761	1,931	3,691	20%	11%	15%	15%	12%	18%
Near Poor (100-199% of Poverty Level)	6,019	4,659	7,987	18,665	2,960	5,027	20%	15%	22%	19%	18%	24%
Not Poor (200% or More of Poverty Level)	18,291	22,409	23,568	64,268	11,320	12,248	61%	74%	63%	66%	70%	58%
Total	30,244	30,273	37,177	97,694	16,211	20,966	100%	100%	100%	100%	100%	100%
Any Family Members Receive Food Stamps in Last 12 Months												
Yes	3,119	1,258	2,547	6,924	839	1,708	21%	12%	15%	17%	14%	16%
No	10,502	7,904	12,728	31,134	4,581	8,146	71%	77%	77%	75%	76%	77%
Not Answered	1,273	1,063	1,304	3,640	583	722	9%	10%	8%	9%	10%	7%
Total	14,894	10,225	16,579	41,698	6,003	10,576	100%	100%	100%	100%	100%	100%
Any Welfare or SSI Income												
Yes	2,751	1,208	1,920	5,879	587	1,333	9%	4%	5%	6%	4%	6%
No	27,492	29,066	35,257	91,815	15,624	19,632	91%	96%	95%	94%	96%	94%
Total	30,243	30,274	37,177	97,694	16,211	20,965	100%	100%	100%	100%	100%	100%

TABLE 7B. SELECTED HOUSEHOLD CHARACTERISTICS, BY RESIDENCE, 1995

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Household Type												
Single	9,085	6,896	8,089	24,070	2,900	5,189	30%	23%	22%	25%	18%	25%
Married with Kids	6,242	8,630	10,519	25,391	5,150	5,369	21%	29%	28%	26%	32%	26%
Married w/o Kids	6,313	8,381	11,847	26,541	5,291	6,556	21%	28%	32%	27%	33%	31%
Other with Kids	4,735	3,294	3,852	11,881	1,572	2,279	16%	11%	10%	12%	10%	11%
Other w/o Kids	3,867	3,072	2,871	9,810	1,298	1,572	13%	10%	8%	10%	8%	7%
Total	30,242	30,273	37,178	97,693	16,211	20,965	100%	100%	100%	100%	100%	100%
Number of Adults in Household												
None	9	3	4	16		4	0%	0%	0%	0%	0%	0%
One	11,883	8,821	10,256	30,960	3,745	6,511	39%	29%	28%	32%	23%	31%
Two	14,196	16,523	21,802	52,521	9,916	11,885	47%	55%	59%	54%	61%	57%
Three	2,846	3,401	3,873	10,120	1,893	1,974	9%	11%	10%	10%	12%	9%
Four	959	1,231	1,006	3,196	500	506	3%	4%	3%	3%	3%	2%
Five or more	350	295	235	880	150	85	1%	1%	1%	1%	1%	0%
Total	30,243	30,274	37,176	97,693	16,210	20,965	100%	100%	100%	100%	100%	100%
Number of Families in Household												
None	11,196	8,424	9,362	28,982	3,542	5,819	37%	28%	25%	30%	22%	28%
One	17,858	20,854	26,658	65,370	12,113	14,545	59%	69%	72%	67%	75%	69%
Two	1,108	954	1,099	3,161	537	562	4%	3%	3%	3%	3%	3%
Three	79	35	58	172	19	39	0%	0%	0%	0%	0%	0%
Four	2	6		8			0%	0%		0%		
Five or more		1		1				0%		0%		
Total	30,243	30,274	37,177	97,694	16,211	20,965	100%	100%	100%	100%	100%	100%
Children Present												
No Kids	19,261	18,349	22,802	60,412	9,489	13,313	64%	61%	61%	62%	59%	64%
Kids	10,982	11,925	14,375	37,282	6,722	7,652	36%	39%	39%	38%	41%	36%
Total	30,243	30,274	37,177	97,694	16,211	20,965	100%	100%	100%	100%	100%	100%
Number of Children												
None	19,261	18,349	22,802	60,412	9,489	13,313	64%	61%	61%	62%	59%	64%
One	4,654	5,025	5,975	15,654	2,737	3,238	15%	17%	16%	16%	17%	15%
Two	3,749	4,505	5,463	13,717	2,627	2,836	12%	15%	15%	14%	16%	14%
Three	1,689	1,764	2,125	5,578	989	1,136	6%	6%	6%	6%	6%	5%
Four	581	473	581	1,635	262	320	2%	2%	2%	2%	2%	2%
Five or More	310	157	230	697	108	122	1%	1%	1%	1%	1%	1%
Total	30,244	30,273	37,176	97,693	16,212	20,965	100%	100%	100%	100%	100%	100%
Number of Children Under Age Six												
None	24,686	24,657	31,127	80,470	13,311	17,816	82%	81%	84%	82%	82%	85%
One	3,811	3,901	4,173	11,885	2,049	2,124	13%	13%	11%	12%	13%	10%
Two	1,397	1,469	1,667	4,533	748	919	5%	5%	5%	5%	5%	4%
Three	308	224	198	730	96	102	1%	1%	1%	1%	1%	0%
Four	31	22	8	61	5	3	0%	0%	0%	0%	0%	0%
Five	8	1	2	11		2	0%	0%	0%	0%	0%	0%
Six	2		2	4	2		0%		0%	0%	0%	0%
Total	30,243	30,274	37,177	97,694	16,211	20,966	100%	100%	100%	100%	100%	100%

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Sex of Householder												
Male	16,965	19,418	25,241	61,624	11,397	13,843	56%	64%	68%	63%	70%	66%
Female	13,278	10,856	11,936	36,070	4,814	7,122	44%	36%	32%	37%	30%	34%
Total	30,243	30,274	37,177	97,694	16,211	20,965	100%	100%	100%	100%	100%	100%
Age of Householder												
Under 25	2,314	1,268	1,519	5,101	579	940	8%	4%	4%	5%	4%	4%
25-34	6,857	6,254	6,363	19,474	2,916	3,448	23%	21%	17%	20%	18%	16%
35-44	6,858	7,262	8,400	22,520	4,002	4,399	23%	24%	23%	23%	25%	21%
45-64	8,298	9,464	11,995	29,757	5,458	6,536	27%	31%	32%	31%	34%	31%
65 or Over	5,916	6,025	8,899	20,840	3,257	5,643	20%	20%	24%	21%	20%	27%
Total	30,243	30,273	37,176	97,692	16,212	20,966	100%	100%	100%	100%	100%	100%
Race or Hispanic Origin of Householder												
White	18,491	23,988	32,678	75,157	14,259	18,418	61%	79%	88%	77%	88%	88%
Black	6,577	2,577	2,381	11,535	825	1,556	22%	9%	6%	12%	5%	7%
Hispanic	3,803	2,410	1,544	7,757	873	670	13%	8%	4%	8%	5%	3%
American Indian, Aleutian, Eskimo	148	113	340	601	71	269	1%	0%	1%	1%	0%	1%
Asian or Pacific Islander	1,121	1,093	217	2,431	174	42	4%	4%	1%	3%	1%	0%
Other	756	371	151	1,278	92	59	3%	1%	0%	1%	1%	0%
Total	30,243	30,274	37,177	97,694	16,210	20,966	100%	100%	100%	100%	100%	100%
Marital Status of Householder												
Married	12,710	17,161	22,531	52,402	10,497	12,035	42%	57%	61%	54%	65%	57%
Widowed	3,431	3,247	4,818	11,496	1,623	3,195	11%	11%	13%	12%	10%	15%
Divorced	4,684	4,121	4,967	13,772	2,030	2,937	16%	14%	13%	14%	13%	14%
Separated	1,616	1,027	1,117	3,760	509	607	5%	3%	3%	4%	3%	3%
Never Married	7,802	4,717	3,745	16,264	1,553	2,192	26%	16%	10%	17%	10%	10%
Total	30,243	30,273	37,178	97,694	16,212	20,966	100%	100%	100%	100%	100%	100%
Educational Level of Householder												
Eighth Grade or Less	2,545	1,566	3,486	7,597	1,139	2,348	8%	5%	9%	8%	7%	11%
Some High Schl, No Diploma	3,694	2,577	4,922	11,193	1,882	3,040	12%	9%	13%	12%	12%	15%
High Schl Diploma or Equiv	8,441	8,817	13,383	30,641	5,486	7,897	28%	29%	36%	31%	34%	38%
Some College, Voc Schl, or Equiv	8,017	8,439	8,727	25,183	4,136	4,591	27%	28%	24%	26%	26%	22%
Bachelor's Degree	4,928	5,647	4,307	14,882	2,352	1,955	16%	19%	12%	15%	15%	9%
Graduate Study or Degree	2,618	3,229	2,352	8,199	1,218	1,134	9%	11%	6%	8%	8%	5%
Total	30,243	30,275	37,177	97,695	16,213	20,965	100%	100%	100%	100%	100%	100%

TABLE 7C. SELECTED HOUSING CHARACTERISTICS, BY RESIDENCE, 1995

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Type of Unit												
House, Apt.	29,849	29,355	32,137	91,341	14,087	18,050	99%	97%	86%	94%	87%	86%
Mobile Home/Trailer--No Perm. Room	276	719	4,021	5,016	1,654	2,367	1%	2%	11%	5%	10%	11%
Mobile Home--Perm. Room Added	48	140	961	1,149	438	523	0%	1%	3%	1%	3%	2%
Unit in Non-Transient Hotel	17	16	10	43	10		0%	0%	0%	0%	0%	0%
Transient Hotel Unit Occupied More Than 6 Months	10	5	5	20	2	2	0%	0%	0%	0%	0%	0%
Unit in Rooming House	40	14	14	68	14		0%	0%	0%	0%	0%	0%
Boat or Recreational Vehicle			10	10	5	5			0%	0%	0%	0%
Other Units Not Specified Above	3	24	19	46		19	0%	0%	0%	0%	0%	0%
Total	30,243	30,273	37,177	97,693	16,210	20,966	100%	100%	100%	100%	100%	100%
Tenure												
Own	14,809	20,513	28,222	63,544	12,717	15,505	49%	68%	76%	65%	78%	74%
Rent	15,434	9,760	8,955	34,149	3,495	5,460	51%	32%	24%	35%	22%	26%
Total	30,243	30,273	37,177	97,693	16,212	20,965	100%	100%	100%	100%	100%	100%
Year Built												
1979 or After	5,862	9,064	11,962	26,888	6,491	5,472	19%	30%	32%	28%	40%	26%
1950-78	12,876	15,869	15,264	44,009	6,487	8,777	43%	52%	41%	45%	40%	42%
1949 or Earlier	11,504	5,340	9,951	26,795	3,234	6,717	38%	18%	27%	27%	20%	32%
Total	30,242	30,273	37,177	97,692	16,212	20,966	100%	100%	100%	100%	100%	100%
Number of Rooms												
One	360	140	50	550	25	25	1%	1%	0%	1%	0%	0%
Two	631	158	170	959	58	111	2%	1%	1%	1%	0%	1%
Three	4,174	2,408	1,729	8,311	602	1,127	14%	8%	5%	9%	4%	5%
Four	6,050	4,951	6,062	17,063	2,451	3,610	20%	16%	16%	18%	15%	17%
Five or More	19,028	22,618	29,166	70,812	13,074	16,092	63%	75%	79%	73%	81%	77%
Total	30,243	30,275	37,177	97,695	16,210	20,965	100%	100%	100%	100%	100%	100%
Value of Unit												
Lowest-$49,999	2,840	1,848	8,272	12,960	2,574	5,698	19%	9%	29%	20%	20%	37%
$50,000-$99,999	5,830	5,864	10,436	22,130	4,306	6,130	39%	29%	37%	35%	34%	40%
$100,000-$199,999	4,189	8,524	7,164	19,877	4,180	2,984	28%	42%	25%	31%	33%	19%
$200,000-$299,999	1,106	2,514	1,497	5,117	1,003	495	8%	12%	5%	8%	8%	3%
$300,000 or More	844	1,763	853	3,460	653	200	6%	9%	3%	5%	5%	1%
Total	14,809	20,513	28,222	63,544	12,716	15,507	100%	100%	100%	100%	100%	100%
Overcrowding												
Not Crowded (psns/rm <=1)	29,051	29,609	36,480	95,140	15,877	20,604	96%	98%	98%	97%	98%	98%
Overcrowded (psns/rm >1)	1,192	665	696	2,553	334	362	4%	2%	2%	3%	2%	2%
Total	30,243	30,274	37,176	97,693	16,211	20,966	100%	100%	100%	100%	100%	100%
Physical Adequacy of Housing												
Adequate	27,835	28,958	34,530	91,323	15,311	19,219	92%	96%	93%	94%	94%	92%
Moderately Inadequate	1,662	801	1,886	4,349	603	1,282	6%	3%	5%	5%	4%	6%
Severely Inadequate	746	515	761	2,022	297	464	3%	2%	2%	2%	2%	2%
Total	30,243	30,274	37,177	97,694	16,211	20,965	100%	100%	100%	100%	100%	100%
Housing Cost Burden												
No Cost Burden (Pay 30% or Under)	19,619	21,226	28,531	69,376	12,237	16,294	66%	71%	78%	72%	77%	79%
Moderate Cost Burden (Pay 30-50%)	5,398	5,120	4,908	15,426	2,223	2,685	18%	17%	13%	16%	14%	13%
Severe Cost Burden (Pay Over 50%)	4,522	3,426	3,120	11,068	1,464	1,656	15%	12%	9%	12%	9%	8%
Total	29,539	29,772	36,559	95,870	15,924	20,635	100%	100%	100%	100%	100%	100%

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Monthly Housing Costs												
No Cash Cost	606	466	1,272	2,344	435	837	2%	2%	3%	2%	3%	4%
Under $250	4,435	2,792	9,448	16,675	2,827	6,620	15%	9%	25%	17%	17%	32%
$250-$499	9,225	6,617	11,517	27,359	4,478	7,039	31%	22%	31%	28%	28%	34%
$500-$749	7,999	7,564	6,716	22,279	3,117	3,600	26%	25%	18%	23%	19%	17%
$750 or More	7,977	12,835	8,224	29,036	5,354	2,870	26%	42%	22%	30%	33%	14%
Total	30,242	30,274	37,177	97,693	16,211	20,966	100%	100%	100%	100%	100%	100%
Major Housing Problems												
No Problems	18,425	20,532	26,771	65,728	11,665	15,106	61%	68%	72%	67%	72%	72%
Moderate Cost Only	4,678	4,747	4,443	13,868	2,037	2,406	15%	16%	12%	14%	13%	11%
Severe Cost Only	3,763	3,094	2,759	9,616	1,325	1,434	12%	10%	7%	10%	8%	7%
Quality only	1,253	825	1,853	3,931	608	1,245	4%	3%	5%	4%	4%	6%
Crowded Only	532	326	437	1,295	220	217	2%	1%	1%	1%	1%	1%
Mod. Cost & Quality	440	231	370	1,041	139	231	1%	1%	1%	1%	1%	1%
Sev. Cost & Quality	492	179	285	956	103	182	2%	1%	1%	1%	1%	1%
Mod. Cost & Crowded	231	131	60	422	32	28	1%	0%	0%	0%	0%	0%
Sev. Cost & Crowded	205	127	63	395	33	30	1%	0%	0%	0%	0%	0%
Qual. & Crowded	112	44	88	244	31	57	0%	0%	0%	0%	0%	0%
All three problems	111	37	50	198	19	31	0%	0%	0%	0%	0%	0%
Subtotal, problems	11,817	9,741	10,408	31,966	4,547	5,861	39%	32%	28%	33%	28%	28%
Total	30,242	30,273	37,179	97,694	16,212	20,967	100%	100%	100%	100%	100%	100%
Major Housing Problems (Condensed)												
No Problems	18,425	20,532	26,771	65,728	11,665	15,106	61%	68%	72%	67%	72%	72%
Moderate Cost Only	4,678	4,747	4,443	13,868	2,037	2,406	15%	16%	12%	14%	13%	11%
Severe Cost Only	3,763	3,094	2,759	9,616	1,325	1,434	12%	10%	7%	10%	8%	7%
Quality Only	1,253	825	1,853	3,931	608	1,245	4%	3%	5%	4%	4%	6%
Crowded Only	532	326	437	1,295	220	217	2%	1%	1%	1%	1%	1%
Multiple Problems	1,592	749	914	3,255	356	558	5%	2%	2%	3%	2%	3%
Subtotal, Problems	11,818	9,741	10,406	31,965	4,546	5,860	39%	32%	28%	33%	28%	28%
Total	30,243	30,273	37,177	97,693	16,211	20,966	100%	100%	100%	100%	100%	100%
Severe/Moderate Problems												
No Major Problems	18,425	20,532	26,771	65,728	11,665	15,106	61%	68%	72%	67%	72%	72%
Severe Problems	5,128	3,875	3,778	12,781	1,713	2,065	17%	13%	10%	13%	11%	10%
Moderate Problems	6,690	5,866	6,627	19,183	2,833	3,794	22%	19%	18%	20%	17%	18%
Subtotal, problems	11,818	9,741	10,405	31,964	4,546	5,859	39%	32%	28%	33%	28%	28%
Total	30,243	30,273	37,176	97,692	16,211	20,965	100%	100%	100%	100%	100%	100%
Subsidized Housing Type												
Unsubsidized	27,476	29,129	35,858	92,463	15,860	19,998	91%	96%	97%	95%	98%	95%
Public Housing	1,380	432	622	2,434	127	495	5%	1%	2%	3%	1%	2%
Other Fed. Proj.	810	436	407	1,653	136	271	3%	1%	1%	2%	1%	1%
Tenant-Based	284	139	145	568	40	105	1%	1%	0%	1%	0%	1%
State/Local Sub.	293	138	145	576	48	97	1%	1%	0%	1%	0%	0%
Total	30,243	30,274	37,177	97,694	16,211	20,966	100%	100%	100%	100%	100%	100%
Low Cost Mortgage Obtained Through Gov't Program												
Yes	857	934	1,276	3,067	621	655	9%	7%	8%	8%	8%	9%
No	8,117	12,771	13,521	34,409	6,976	6,545	86%	90%	88%	88%	89%	87%
Not Answered	473	508	568	1,549	245	323	5%	4%	4%	4%	3%	4%
Total	9,447	14,213	15,365	39,025	7,842	7,523	100%	100%	100%	100%	100%	100%

TABLE 7D. SELECTED TRANSPORTATION CHARACTERISTICS, BY RESIDENCE, 1995

	Thousands of Households				Column percent			
	City	Suburb	Rural	Total	City	Suburb	Rural	Total
Number of Household Cars, Including Company Cars								
None	7,381	3,623	5,585	16,589	24%	12%	15%	17%
One	14,311	14,411	19,541	48,263	47%	48%	53%	49%
Two	7,054	9,626	9,470	26,150	23%	32%	25%	27%
Three	1,204	1,992	1,981	5,177	4%	7%	5%	5%
Four	228	482	477	1,187	1%	2%	1%	1%
Five	40	103	74	217	0%	0%	0%	0%
Six	9	13	23	45	0%	0%	0%	0%
Seven	16	23	27	66	0%	0%	0%	0%
Total	30,243	30,273	37,178	97,694	100%	100%	100%	100%
Number of Household Trucks, Including Company Trucks								
None	22,833	20,450	18,369	61,652	75%	68%	49%	63%
One	6,166	8,102	14,155	28,423	20%	27%	38%	29%
Two	1,109	1,523	3,842	6,474	4%	5%	10%	7%
Three	121	181	651	953	0%	1%	2%	1%
Four	14	11	103	128	0%	0%	0%	0%
Five		5	42	47	0%	0%	0%	0%
Six	1		6	7	0%	0%	0%	0%
Seven		3	9	12	0%	0%	0%	0%
Total	30,244	30,275	37,177	97,696	100%	100%	100%	100%
Principal Means of Transportation to Work, Worker 1								
Car, Truck, Van	16,821	20,375	23,593	60,789	82%	91%	92%	89%
Railroad	1,209	465	86	1,760	6%	2%	0%	3%
Taxicab	674	117	6	797	3%	1%	0%	1%
Motorcycle	90	251	31	372	0%	1%	0%	1%
Bicycle	38	10	16	64	0%	0%	0%	0%
Walked Only	175	96	76	347	1%	0%	0%	1%
Works at Home	107	105	146	358	1%	0%	1%	1%
Other	1,366	916	1,715	3,997	7%	4%	7%	6%
Total	20,480	22,335	25,669	68,484	100%	100%	100%	100%

	Thousands of Households				Column percent			
	City	Suburb	Rural	Total	City	Suburb	Rural	Total
Car or Truck Driven to Work, Worker 1								
Drives Alone	14,856	18,526	20,934	54,316	88%	91%	89%	89%
Shares Driving With Others	1,965	1,849	2,658	6,472	12%	9%	11%	11%
Total	16,821	20,375	23,592	60,788	100%	100%	100%	100%
Usual Number of People in Carpool, Worker 1								
Two	1,521	1,454	2,054	5,029	77%	79%	77%	78%
Three	300	238	398	936	15%	13%	15%	14%
Four to Six	120	112	147	379	6%	6%	6%	6%
Seven or More	25	44	59	128	1%	2%	2%	2%
Total	1,966	1,848	2,658	6,472	100%	100%	100%	100%
Time of Journey to Work, Worker 1								
Work Place Varies	707	914	1,200	2,821	3%	4%	5%	4%
Less than 30 Minutes	14,781	14,589	16,739	46,109	72%	65%	65%	67%
1/2 to 1 Hour	3,669	5,178	5,493	14,340	18%	23%	21%	21%
1 to 1.5 Hours	682	826	969	2,477	3%	4%	4%	4%
1.5 to 3 Hours	218	293	424	935	1%	1%	2%	1%
Three Hours or More	424	534	844	1,802	2%	2%	3%	3%
Total	20,481	22,334	25,669	68,484	100%	100%	100%	100%
One-Way Home to Work Distance, Worker 1								
Under 1 Mile	1,475	778	2,113	4,366	7%	3%	8%	6%
1-9 Miles	10,048	8,601	8,518	27,167	49%	39%	33%	40%
10-24 Miles	6,433	8,765	8,303	23,501	31%	39%	32%	34%
25-49 Miles	1,364	2,556	3,952	7,872	7%	11%	15%	11%
50-99 Miles	258	441	982	1,681	1%	2%	4%	2%
100 Miles or More	51	77	178	306	0%	0%	1%	0%
Works at Home	404	513	788	1,705	2%	2%	3%	2%
No Fixed Place of Work	449	603	835	1,887	2%	3%	3%	3%
Total	20,482	22,334	25,669	68,485	100%	100%	100%	100%

TABLE 8A. SELECTED FINANCIAL CHARACTERISTICS OF HOUSEHOLDS WITH WELFARE INCOME, BY RESIDENCE, 1995

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Total Household Income												
Zero or Negative	12	2	10	24	8	2	1%	0%	1%	1%	2%	0%
$1-$9,999	999	308	564	1,871	176	388	56%	38%	49%	50%	45%	52%
$10,000-$19,999	375	232	263	870	81	182	21%	29%	23%	23%	21%	24%
$20,000-$29,999	209	147	181	537	79	102	12%	18%	16%	14%	20%	14%
$30,000-$39,999	75	40	48	163	18	30	4%	5%	4%	4%	5%	4%
$40,000-$49,999	35	19	47	101	18	29	2%	2%	4%	3%	5%	4%
$50,000-$59,999	24	21	8	53	2	6	1%	3%	1%	1%	1%	1%
$60,000 or More	45	31	21	97	11	10	3%	4%	2%	3%	3%	1%
Total	1,774	800	1,142	3,716	393	749	100%	100%	100%	100%	100%	100%
Total Family Income												
Zero or Negative	12	3	10	25	8	2	1%	0%	1%	1%	2%	0%
$1-$9,999	1,019	334	590	1,943	189	401	57%	42%	52%	52%	48%	53%
$10,000-$19,999	375	231	274	880	83	191	21%	29%	24%	24%	21%	25%
$20,000-$29,999	210	138	158	506	68	90	12%	17%	14%	14%	17%	12%
$30,000-$39,999	66	34	39	139	14	25	4%	4%	3%	4%	4%	3%
$40,000-$49,999	31	14	43	88	17	26	2%	2%	4%	2%	4%	3%
$50,000-$59,999	20	19	8	47	2	6	1%	2%	1%	1%	1%	1%
$60,000 or More	42	28	19	89	11	8	2%	3%	2%	2%	3%	1%
Total	1,775	801	1,141	3,717	392	749	100%	100%	100%	100%	100%	100%
Total Nonearned Income of Household												
Zero or Negative	27	16	17	60	15	2	2%	2%	1%	2%	4%	0%
$1-$9,999	1,469	629	937	3,035	309	628	83%	79%	82%	82%	79%	84%
$10,000-$19,999	217	121	151	489	54	97	12%	15%	13%	13%	14%	13%
$20,000-$29,999	50	19	22	91	8	14	3%	2%	2%	2%	2%	2%
$30,000-$39,999	7	7	13	27	8	5	0%	1%	1%	1%	2%	1%
$40,000-$49,999	3	5		8			0%	1%	0%	0%	0%	0%
$60,000 or More	2	5	5	12		5	0%	1%	0%	0%	0%	1%
Total	1,775	802	1,145	3,722	394	751	100%	100%	100%	100%	100%	100%
Percent of Income Earned												
No Earned Income	939	310	418	1,667	124	294	53%	39%	37%	45%	32%	39%
1-24%	92	45	66	203	29	37	5%	6%	6%	5%	8%	5%
25-49%	115	69	138	322	45	93	7%	9%	12%	9%	12%	12%
50-74%	220	141	178	539	58	120	12%	18%	16%	15%	15%	16%
75% or More	396	236	336	968	130	206	22%	29%	30%	26%	34%	27%
Total	1,762	801	1,136	3,699	386	750	100%	100%	100%	100%	100%	100%

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Number of Household Members with Wage/Salary Income												
None	1,113	391	539	2,043	165	374	63%	49%	47%	55%	42%	50%
One	625	381	576	1,582	219	357	35%	48%	50%	43%	56%	48%
Two	30	24	26	80	7	19	2%	3%	2%	2%	2%	3%
Three	5	2	2	9	2		0%	0%	0%	0%	1%	0%
Four or More	3	3	-	6			0%	0%	0%	0%	0%	0%
Total	1,776	801	1,143	3,720	393	750	100%	100%	100%	100%	100%	100%
Household Income as % of HUD Area Median Income												
Extremely Low Income (Below 30% of Median)	1,169	432	612	2,213	222	390	66%	54%	54%	60%	56%	52%
Very Low Income (30-50% of Median)	307	170	212	689	71	141	17%	21%	19%	19%	18%	19%
Low Income (50-80% of Median)	177	120	197	494	74	123	10%	15%	17%	13%	19%	16%
Moderate Income (80-120% of Median)	8	15	17	40		17	0%	2%	1%	1%	0%	2%
Above Moderate Income (Over 120% of Median)	114	64	106	284	27	79	6%	8%	9%	8%	7%	11%
Total	1,775	801	1,144	3,720	394	750	100%	100%	100%	100%	100%	100%
Poverty Status												
Poor (Below Poverty Level)	1,248	484	743	2,475	241	502	70%	61%	65%	67%	61%	67%
Near Poor (100-199% of Poverty Level)	357	211	285	853	117	168	20%	26%	25%	23%	30%	22%
Not Poor (200% or More of Poverty Level)	170	106	116	392	36	80	10%	13%	10%	11%	9%	11%
Total	1,775	801	1,144	3,720	394	750	100%	100%	100%	100%	100%	100%
Any Family Members Receive Food Stamps in Last 12 Months												
Yes	1,382	552	792	2,726	266	526	89%	83%	81%	86%	84%	80%
No	122	88	159	369	40	119	8%	13%	16%	12%	13%	18%
Not answered	43	27	22	92	11	11	3%	4%	2%	3%	3%	2%
Total	1,547	667	973	3,187	317	656	100%	100%	100%	100%	100%	100%

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TABLE 8B. SELECTED HOUSEHOLD CHARACTERISTICS OF HOUSEHOLDS WITH WELFARE INCOME, BY RESIDENCE, 1995

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Household Type												
Married with Kids	359	219	342	920	136	206	20%	27%	30%	25%	35%	28%
Other with Kids	1,417	582	802	2,801	258	544	80%	73%	70%	75%	65%	73%
Total	1,776	801	1,144	3,721	394	750	100%	100%	100%	100%	100%	100%
Number of Persons in Household												
Two	269	154	174	597	33	141	15%	19%	15%	16%	8%	19%
Three	519	204	339	1,062	107	232	29%	26%	30%	29%	27%	31%
Four	434	197	273	904	105	168	24%	25%	24%	24%	27%	22%
Five or More	553	245	357	1,155	148	209	31%	31%	31%	31%	38%	28%
Total	1,775	800	1,143	3,718	393	750	100%	100%	100%	100%	100%	100%
Number of Adults in Household												
None	4		-	4								
One	955	409	515	1,879	148	367	54%	51%	45%	51%	38%	49%
Two	559	260	457	1,276	179	278	31%	33%	40%	34%	45%	37%
Three	161	71	124	356	45	79	9%	9%	11%	10%	11%	11%
Four	63	47	35	145	12	23	4%	6%	3%	4%	3%	3%
Five or more	32	14	13	59	9	4	2%	2%	1%	2%	2%	1%
Total	1,774	801	1,144	3,719	393	751	100%	100%	100%	100%	100%	100%
Number of Families in Household												
None	2	5	8	15		8	0%	1%	1%	0%	0%	1%
One	1,522	664	954	3,140	324	630	86%	83%	83%	84%	82%	84%
Two	223	126	171	520	67	104	13%	16%	15%	14%	17%	14%
Three	27	2	11	40	2	9	2%	0%	1%	1%	1%	1%
Four or More		3	-	3			0%	0%	0%	0%	0%	0%
Total	1,774	800	1,144	3,718	393	751	100%	100%	100%	100%	100%	100%
Number of Children												
One	534	302	370	1,206	95	275	30%	38%	32%	32%	24%	37%
Two	572	229	403	1,204	143	260	32%	29%	35%	32%	36%	35%
Three	357	142	223	722	94	129	20%	18%	20%	19%	24%	17%
Four	182	75	86	343	34	52	10%	9%	8%	9%	9%	7%
Five or More	130	54	61	245	27	34	7%	7%	5%	7%	7%	5%
Total	1,775	802	1,143	3,720	393	750	100%	100%	100%	100%	100%	100%

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Number of Children under Age Six												
None	672	304	493	1,469	169	324	38%	38%	43%	40%	43%	43%
One	620	292	392	1,304	100	292	35%	37%	34%	35%	25%	39%
Two	337	160	211	708	90	121	19%	20%	18%	19%	23%	16%
Three	126	36	42	204	29	13	7%	5%	4%	5%	7%	2%
Four	12	8	2	22	2		1%	1%	0%	1%	1%	0%
Five	6	1	-	7			0%	0%	0%	0%	0%	0%
Six	2		2	4	2		0%	0%	0%	0%	1%	0%
Total	1,775	801	1,142	3,718	392	750	100%	100%	100%	100%	99%	100%
Sex of Householder												
Male	306	203	335	844	125	210	17%	25%	29%	23%	32%	28%
Female	1,469	598	808	2,875	268	540	83%	75%	71%	77%	68%	72%
Total	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Age of Householder												
Under 25	339	114	149	602	55	94	19%	14%	13%	16%	14%	13%
25-34	620	295	428	1,343	136	292	35%	37%	37%	36%	35%	39%
35-44	462	242	321	1,025	117	204	26%	30%	28%	28%	30%	27%
45-64	300	135	193	628	69	124	17%	17%	17%	17%	18%	17%
65 or Over	54	14	52	120	17	35	3%	2%	5%	3%	4%	5%
Total	1,775	800	1,143	3,718	394	749	100%	100%	100%	100%	100%	100%
Race or Hispanic Origin of Householder												
White	375	371	684	1,430	202	482	20%	44%	59%	37%	51%	64%
Black	838	210	256	1,304	91	165	44%	25%	22%	34%	23%	22%
Hispanic	465	178	145	788	88	57	25%	21%	13%	20%	22%	8%
American Indian, Aleutian, Eskimo	13	12	55	80	9	46	1%	1%	5%	2%	2%	6%
Asian or Pacific Islander	79	32	3	114	3		4%	4%	0%	3%	1%	0%
Other	124	31	8	163	2	6	7%	4%	1%	4%	1%	1%
Total	1,894	834	1,151	3,879	395	756	100%	100%	100%	100%	100%	100%
Marital Status of Householder												
Married	359	219	342	920	136	206	20%	27%	30%	25%	35%	28%
Widowed	74	34	80	188	23	57	4%	4%	7%	5%	6%	8%
Divorced	304	179	315	798	109	206	17%	22%	28%	21%	28%	28%
Separated	285	131	145	561	45	100	16%	16%	13%	15%	11%	13%
Never Married	754	238	262	1,254	81	181	42%	30%	23%	34%	21%	24%
Total	1,776	801	1,144	3,721	394	750	100%	100%	100%	100%	100%	100%
Educational Level of Householder												
Eighth Grade or Less	224	73	138	435	64	74	13%	9%	12%	12%	16%	10%
Some High Schl, No Diploma	532	183	309	1,024	89	220	30%	23%	27%	28%	23%	29%
High School Diploma or Equiv	595	301	435	1,331	144	291	34%	38%	38%	36%	37%	39%
Some College, Voc Schl, or Equiv	362	214	229	805	73	156	20%	27%	20%	22%	19%	21%
Bachelor's Degree	54	23	30	107	23	7	3%	3%	3%	3%	6%	1%
Graduate Study or Degree	8	8	2	18		2	0%	1%	0%	0%	0%	0%
Total	1,775	802	1,143	3,720	393	750	100%	100%	100%	100%	100%	100%

TABLE 8C. SELECTED HOUSING CHARACTERISTICS OF HOUSEHOLDS WITH WELFARE INCOME, BY RESIDENCE, 1995

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Type of Unit												
House, Apt.	1,764	770	882	3,416	312	570	99%	96%	77%	92%	79%	76%
Mobile Home/Trailer--No Perm. Room	9	25	207	241	56	151	1%	3%	18%	6%	14%	20%
Mobile Home--Perm. Room Added	2	6	54	62	25	29	0%	1%	5%	2%	6%	4%
Total	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Tenure												
Own	220	147	388	755	139	249	12%	18%	34%	20%	35%	33%
Rent	1,555	654	755	2,964	254	501	88%	82%	66%	80%	64%	67%
Total	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Year Built												
1979 or After	485	332	592	1,409	216	376	27%	42%	52%	38%	55%	50%
1950-78	469	285	241	995	86	155	26%	36%	21%	27%	22%	21%
1949 or Earlier	821	184	310	1,315	91	219	46%	23%	27%	35%	23%	29%
Total	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Number of Rooms												
One	1			1			0%	0%	0%	0%	0%	0%
Two	19	8	3	30		3	1%	1%	0%	1%	0%	0%
Three	187	60	43	290	14	29	11%	7%	4%	8%	4%	4%
Four	584	299	344	1,227	108	236	33%	37%	30%	33%	27%	31%
Five or more	984	434	754	2,172	272	482	55%	54%	66%	58%	69%	64%
Total	1,775	801	1,144	3,720	394	750	100%	100%	100%	100%	100%	100%
Overcrowding												
Not Crowded (psns/rm <=1)	1,448	651	1,004	3,103	324	680	82%	81%	88%	83%	82%	91%
Overcrowded (psns/rm >1)	327	150	140	617	70	70	18%	19%	12%	17%	18%	9%
Total	1,775	801	1,144	3,720	394	750	100%	100%	100%	100%	100%	100%
Physical Adequacy of Housing												
Adequate	1,510	715	973	3,198	354	619	85%	89%	85%	86%	90%	83%
Moderately Inadequate	184	69	134	387	28	106	10%	9%	12%	10%	7%	14%
Severely Inadequate	81	17	36	134	11	25	5%	2%	3%	4%	3%	3%
Total	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Monthly Housing Costs												
No Cash Cost	117	66	98	281	31	67	7%	8%	9%	8%	8%	9%
Under $250	433	148	343	924	103	240	24%	19%	30%	25%	26%	32%
$250-$499	643	200	451	1,294	122	329	36%	25%	39%	35%	31%	44%
$500-$749	457	230	165	852	91	74	26%	29%	14%	23%	23%	10%
$750 or More	125	157	86	368	46	40	7%	20%	8%	10%	12%	5%
Total	1,775	801	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Major Housing Problems												
No Problems	505	257	408	1,170	108	300	28%	32%	36%	31%	28%	40%
Moderate Cost Only	268	112	195	575	74	121	15%	14%	17%	15%	19%	16%
Severe Cost Only	485	212	259	956	105	154	27%	26%	23%	26%	27%	21%
Quality Only	70	31	66	167	15	51	4%	4%	6%	4%	4%	7%
Crowded Only	112	50	62	224	38	24	6%	6%	5%	6%	10%	3%
Mod. Cost & Quality	42	19	33	94	11	22	2%	2%	3%	3%	3%	3%
Sev. Cost & Quality	77	20	42	139	10	32	4%	2%	4%	4%	3%	4%
Mod. Cost & Crowded	41	34	29	104	18	11	2%	4%	3%	3%	5%	1%
Sev. Cost & Crowded	98	51	21	170	11	10	6%	6%	2%	5%	3%	1%
Qual. & Crowded	27	8	16	51		16	2%	1%	1%	1%	0%	2%
All Three Problems	49	7	12	68	3	9	3%	1%	1%	2%	1%	1%
Total	1,774	801	1,143	3,718	393	750	100%	100%	100%	100%	100%	100%
Major Housing Problems (Condensed)												
No Problems	505	257	408	1,170	108	300	28%	32%	36%	31%	28%	40%
Moderate Cost Only	268	112	195	575	74	121	15%	14%	17%	15%	19%	16%
Severe Cost Only	485	212	259	956	105	154	27%	26%	23%	26%	27%	21%
Quality Only	70	31	66	167	15	51	4%	4%	6%	4%	4%	7%
Crowded Only	112	50	62	224	38	24	6%	6%	5%	6%	10%	3%
Multiple problems	334	140	153	627	52	101	19%	17%	13%	17%	13%	13%
Total	1,774	802	1,143	3,719	392	751	100%	100%	100%	100%	100%	100%
Severe/Moderate Problems												
No Major Problems	579	294	487	1,360	132	355	33%	37%	43%	37%	34%	47%
Severe Problems	738	300	348	1,386	129	219	42%	38%	30%	37%	33%	29%
Moderate Problems	459	206	309	974	133	176	26%	26%	27%	26%	34%	23%
Total	1,776	800	1,144	3,720	394	750	100%	100%	100%	100%	100%	100%
Subsidized Housing Type												
Unsubsidized	1,026	535	827	2,388	308	519	58%	67%	72%	64%	78%	69%
Public Housing	358	71	148	577	31	117	20%	9%	13%	16%	8%	16%
Other Fed. Proj.	239	116	120	475	49	71	13%	15%	10%	13%	12%	9%
Tenant-Based	20	22	13	55	3	10	1%	3%	1%	1%	1%	1%
State/Local Sub.	131	58	35	224	2	33	7%	7%	3%	6%	1%	4%
Total	1,774	802	1,143	3,719	393	750	100%	100%	100%	100%	100%	100%
Low Cost Mortgage Obtained Through Gov't Program												
Yes	23	24	35	82	21	14	15%	23%	15%	17%	25%	9%
No	119	71	181	371	59	122	76%	68%	77%	75%	71%	80%
Not Answered	14	10	19	43	3	16	9%	10%	8%	9%	4%	11%
Total	156	105	235	496	83	152	100%	100%	100%	100%	100%	100%

TABLE 8D. SELECTED TRANSPORTATION CHARACTERISTICS OF HOUSEHOLDS WITH WELFARE INCOME, BY RESIDENCE, 1995

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Number of Household Cars, Including Company Cars												
None	1,012	263	318	1,593	96	222	57%	33%	28%	43%	24%	30%
One	594	395	661	1,650	254	407	33%	49%	58%	44%	65%	54%
Two	123	108	137	368	35	102	7%	13%	12%	10%	9%	14%
Three	34	23	23	80	6	17	2%	3%	2%	2%	2%	2%
Four	7	10	4	21	2	2	0%	1%	0%	1%	1%	0%
Five	2	2		4			0%	0%	0%	0%	0%	0%
Six or More	1			1			0%	0%	0%	0%	0%	0%
Total	1,773	801	1,143	3,717	393	750	100%	100%	100%	100%	100%	100%
Number of Household Trucks, Including Company Trucks												
None	1,613	665	872	3,150	296	576	91%	83%	76%	85%	75%	77%
One	123	123	221	467	82	139	7%	15%	19%	13%	21%	19%
Two	29	13	45	87	14	31	2%	2%	4%	2%	4%	4%
Three	7		6	13	1	5	0%	0%	1%	0%	0%	1%
Four or More	2		-	2			0%	0%	0%	0%	0%	0%
Total	1,774	801	1,144	3,719	393	751	100%	100%	100%	100%	100%	100%
Public Transportation Adequate												
Adequate	1,295	395	154	1,844	60	94	79%	64%	45%	71%	43%	46%
Inadequate	96	45	18	159	13	5	6%	7%	5%	6%	9%	2%
Do Not Use	233	171	167	571	63	104	14%	28%	49%	22%	46%	51%
Not Answered	10	2	2	14	2		1%	0%	1%	1%	1%	0%
Total	1,634	613	341	2,588	138	203	100%	100%	100%	100%	100%	100%
Principal Means of Transportation to Work, Worker 1												
Car, Truck, Van	423	309	494	1,226	186	308	72%	86%	90%	82%	90%	91%
Railroad	60	29	4	93	2	2	10%	8%	1%	6%	1%	1%
Taxicab	19	2	-	21			3%	1%	0%	1%	0%	0%
Motorcycle	1		-	1			0%	0%	0%	0%	0%	0%
Bicycle			2	2		2	0%	0%	0%	0%	0%	1%
Walked Only	2		2	4		2	0%	0%	0%	0%	0%	1%
Works at Home	1	2	-	3			0%	1%	0%	0%	0%	0%
Other	83	19	45	147	19	26	14%	5%	8%	10%	9%	8%
Total	589	361	547	1,497	207	340	100%	100%	100%	100%	100%	100%
Car or Truck Driven to Work, Worker 1												
Drives Alone	331	258	357	946	133	224	78%	83%	72%	77%	72%	73%
Shares Driving With Others	92	51	137	280	53	84	22%	17%	28%	23%	28%	27%
Total	423	309	494	1,226	186	308	100%	100%	100%	100%	100%	100%
Usual Number of People in Carpool, Worker 1												
Two	79	34	100	213	43	57	86%	68%	73%	76%	81%	68%
Three	10	10	27	47	10	17	11%	20%	20%	17%	19%	20%
Four to Six	1	6	5	12		5	1%	12%	4%	4%	0%	6%
Seven or More	2		5	7		5	2%	0%	4%	3%	0%	6%
Total	92	50	137	279	53	84	100%	100%	100%	100%	100%	100%

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	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Time of Journey to Work, Worker 1												
Work Place Varies	24	6	25	55	9	16	4%	2%	5%	4%	4%	5%
Less than 30 Minutes	421	273	361	1,055	132	229	71%	75%	66%	70%	63%	67%
1/2 to 1 Hour	98	63	113	274	47	66	17%	17%	21%	18%	23%	19%
1 to 1.5 Hours	18	13	17	48	6	11	3%	4%	3%	3%	3%	3%
1.5 to 3 Hours	12	3	18	33	2	16	2%	1%	3%	2%	1%	5%
Three Hours or More	16	4	15	35	12	3	3%	1%	3%	2%	6%	1%
Total	589	362	549	1,500	208	341	100%	100%	100%	100%	100%	100%
One-Way Home to Work Distance, Worker 1												
Under 1 Mile	89	23	57	169	20	37	15%	6%	10%	11%	10%	11%
1-9 Miles	279	185	189	653	71	118	47%	51%	34%	44%	34%	35%
10-24 Miles	148	107	172	427	62	110	25%	30%	31%	28%	30%	32%
25-49 Miles	32	35	72	139	30	42	5%	10%	13%	9%	14%	12%
50-99 Miles	5	5	25	35	5	20	1%	1%	5%	2%	2%	6%
100 Miles or More			4	4		4	0%	0%	1%	0%	0%	1%
Works at Home	16	4	15	35	12	3	3%	1%	3%	2%	6%	1%
No Fixed Place of Work	20	2	17	39	9	8	3%	1%	3%	3%	4%	2%
Total	589	361	551	1,501	209	342	100%	100%	100%	100%	100%	100%

TABLE 8E. MAJOR HOUSING PROBLEMS, HOUSEHOLDS WITH CHILDREN, BY WELFARE INCOME AND RESIDENCE, 1995

	Thousands of Households						Column Percent					
					Rural						Rural	
	City	Suburb	Rural	Total	Metro	Nonmetro	City	Suburb	Rural	Total	Metro	Nonmetro
Households with Children and No Welfare Income, Major Housing Problems (Condensed)												
No Problems	5,565	7,540	9,628	22,733	4,611	5,017	60	68	73	68	73	73
Moderate Cost Only	1,478	1,747	1,495	4,720	712	783	16	16	11	14	11	11
Severe Cost Only	766	905	734	2,405	398	336	8	8	6	7	6	5
Quality Only	385	292	668	1,345	269	399	4	3	5	4	4	6
Crowded Only	383	263	372	1,018	182	190	4	2	3	3	3	3
Multiple Problems	631	377	336	1,344	158	178	7	3	3	4	3	3
Total	9,208	11,124	13,233	33,565	6,330	6,903	99	100	101	100	100	101
Households with Children and Welfare Income, Major Housing Problems (Condensed)												
No Problems	505	257	408	1,170	108	300	29	32	36	32	28	40
Moderate Cost Only	268	112	195	575	74	121	15	14	17	16	19	16
Severe Cost Only	485	212	259	956	105	154	27	26	23	26	27	21
Quality Only	70	31	66	167	15	51	4	4	6	5	4	7
Crowded Only	112	50	62	224	38	24	6	6	5	6	10	3
Multiple problems	334	140	153	627	52	101	19	18	13	17	13	13
Total	1,774	802	1,143	3,719	392	751	100	100	100	102	101	100

TABLE 9A. SELECTED FINANCIAL CHARACTERISTICS OF RURAL HOUSEHOLDS WITH WELFARE INCOME, BY PERCENT OF INCOME FROM EARNINGS, 1995

	Thousands of Households				Column Percent			
	No earned income	Less than 50%	50% or more	Total	No earned income	Less than 50%	50% or more	Total
Total Household Income								
Zero or Negative	2	-	-	2	0%	0%	0%	0%
$1-$9,999	338	112	113	563	81%	55%	22%	50%
$10,000-$19,999	67	56	141	264	16%	27%	28%	23%
$20,000-$29,999	9	21	151	181	2%	10%	30%	16%
$30,000-$39,999	2	2	44	48	0%	1%	9%	4%
$40,000-$49,999		8	39	47	0%	4%	8%	4%
$50,000-$59,999		-	8	8	0%	0%	2%	1%
$60,000 or More		5	16	21	0%	2%	3%	2%
Total	418	204	512	1,134	100%	100%	100%	100%
Total Nonearned Income of Household								
Zero or Negative	2	-	7	9	0%	0%	1%	1%
$1-$9,999	338	139	459	936	81%	68%	90%	83%
$10,000-$19,999	67	47	37	151	16%	23%	7%	13%
$20,000-$29,999	9	5	8	22	2%	2%	2%	2%
$30,000-$39,999	2	7	3	12	0%	3%	1%	1%
$40,000 or More		5	-	5	0%	2%	0%	0%
Total	418	203	514	1,135	100%	100%	101%	100%
Number of Household Members with Wage/Salary Income								
None	418	62	51	531	100%	30%	10%	47%
One		143	434	577	0%	70%	85%	51%
Two		-	26	26	0%	0%	5%	2%
Three or More		-	2	2	0%	0%	0%	0%
Total	418	205	513	1,136	100%	100%	101%	100%
Household Income as % of HUD Area Median Income								
Extremely Low Income (Below 30% of Median)	358	115	131	604	86%	56%	26%	53%
Very Low Income (30-50% of Median)	49	46	117	212	12%	23%	23%	19%
Low Income (50-80% of Median)	8	19	168	195	2%	9%	33%	17%
Moderate Income (80-120% of Median)	2	-	15	17	0%	0%	3%	2%
Above Moderate Income (Over 120% of Median)		25	81	106	0%	12%	16%	9%
Total	417	205	512	1,134	100%	100%	100%	100%
Poverty Status								
Poor (Below Poverty Level)	389	145	201	735	93%	71%	39%	65%
Near Poor (100-199% of Poverty Level	27	42	216	285	6%	21%	42%	25%
Not Poor (200% or More of Poverty Level)	2	18	96	116	0%	9%	19%	10%
Total	418	205	513	1,136	100%	100%	101%	100%
Any Family Members Receive Food Stamps in Last 12 Months								
Yes	343	155	292	790	82%	76%	57%	70%
No	59	30	67	156	14%	15%	13%	14%
Not Answered	9	-	10	19	2%	0%	2%	2%
Total	411	185	369	965	98%	91%	72%	85%

TABLE 9B. SELECTED HOUSEHOLD CHARACTERISTICS OF RURAL HOUSEHOLDS WITH WELFARE INCOME, BY PERCENT OF INCOME FROM EARNINGS, 1995

	Thousands of Households				Column Percent			
	No earned income	Less than 50%	50% or more	Total	No earned income	Less than 50%	50% or more	Total
Household Type								
Married with Kids	73	49	220	342	17%	24%	43%	30%
Other with Kids	346	155	292	793	83%	76%	57%	70%
Total	419	204	512	1,135	100%	100%	100%	100%
Number of Persons in Household								
Two	86	25	62	173	21%	12%	12%	15%
Three	138	66	130	334	33%	32%	25%	30%
Four	92	60	122	274	22%	29%	24%	24%
Five or More	101	53	199	353	24%	26%	39%	31%
Total	417	204	513	1,134	100%	100%	101%	100%
Number of Adults in Household								
One	271	98	137	506	65%	48%	27%	45%
Two	106	80	271	457	25%	39%	53%	40%
Three	41	24	59	124	10%	12%	12%	11%
Four		2	32	34	0%	1%	6%	3%
Five or More		-	14	14	0%	0%	3%	1%
Total	418	204	513	1,135	100%	100%	101%	100%
Number of Families in Household								
None	2	-	5	7	0%	0%	1%	1%
One	370	166	410	946	89%	81%	80%	83%
Two	39	38	93	170	9%	19%	18%	15%
Three or More	7	-	4	11	2%	0%	1%	1%
Total	418	204	512	1,134	100%	100%	100%	100%
Number of Children								
One	131	61	178	370	31%	30%	35%	33%
Two	154	79	165	398	37%	39%	32%	35%
Three	71	43	110	224	17%	21%	22%	20%
Four	34	14	38	86	8%	7%	7%	8%
Five or More	29	9	20	58	7%	4%	4%	5%
Total	419	206	511	1,136	100%	101%	100%	100%
Number of Children under Age Six								
None	187	108	197	492	45%	53%	39%	43%
One	128	68	196	392	31%	33%	38%	35%
Two	84	26	94	204	20%	13%	18%	18%
Three	14	2	27	43	3%	1%	5%	4%
Four	2	-	-	2	0%	0%	0%	0%
Five or More	2	-	-	2	0%	0%	0%	0%
Total	417	204	514	1,135	100%	100%	101%	100%

	Thousands of Households				Column Percent			
	No earned income	Less than 50%	50% or more	Total	No earned income	Less than 50%	50% or more	Total
Sex of Householder								
Male	77	45	213	335	18%	22%	42%	30%
Female	341	160	300	801	82%	78%	59%	71%
Total	418	205	513	1,136	100%	100%	101%	100%
Age of Householder								
Under 25	56	13	74	143	13%	6%	15%	13%
25-34	149	90	185	424	36%	44%	36%	37%
35-44	107	56	157	320	26%	27%	31%	28%
45-64	82	33	78	193	20%	16%	15%	17%
65 or over	24	12	16	52	6%	6%	3%	5%
Total	418	204	510	1,132	100%	100%	100%	100%
Race or Hispanic Origin of Householder								
White	239	121	325	685	57%	59%	63%	60%
Black	110	43	95	248	26%	21%	19%	22%
Hispanic	49	25	72	146	12%	12%	14%	13%
American Indian, Aleutian, Eskimo	20	13	18	51	5%	6%	4%	4%
Asian or Pacific Islander		3		3	0%	1%	0%	0%
Other			3	3	0%	0%	1%	0%
Total	418	205	513	1,136	100%	100%	100%	100%
Marital Status of Householder								
Married	73	49	220	342	17%	24%	43%	30%
Widowed	34	23	21	78	8%	11%	4%	7%
Divorced	120	81	114	315	29%	40%	22%	28%
Separated	68	16	62	146	16%	8%	12%	13%
Never Married	123	35	96	254	29%	17%	19%	22%
Total	418	204	513	1,135	100%	100%	101%	100%
Educational Level of Householder								
Eighth Grade or Less	53	25	60	138	13%	12%	12%	12%
Some High Schl, No Diploma	143	42	120	305	34%	21%	24%	27%
High Schl Diploma or Equiv	153	92	186	431	37%	45%	36%	38%
Some College, Voc Schl, or Equiv	57	40	133	230	14%	20%	26%	20%
Bachelor's Degree	11	6	13	30	3%	3%	3%	3%
Graduate Study or Degree	2	-	-	2	0%	0%	0%	0%
Total	419	205	512	1,136	100%	100%	100%	100%

TABLE 9C. SELECTED HOUSING CHARACTERISTICS OF RURAL HOUSEHOLDS WITH WELFARE INCOME, BY PERCENT OF INCOME FROM EARNINGS, 1995

	Thousands of Households				Column Percent			
	No earned income	Less than 50%	50% or more	Total	No earned income	Less than 50%	50% or more	Total
Type of Unit								
House, Apt.	324	162	388	874	78%	79%	76%	77%
Mobile Home/Trailer--No Perm. Room	82	32	94	208	20%	16%	18%	18%
Mobile Home--Perm. Room Added	12	12	31	55	3%	6%	6%	5%
Total	418	206	513	1,137	100%	101%	101%	100%
Tenure								
Own	117	76	195	388	28%	37%	38%	34%
Rent	301	129	318	748	72%	63%	62%	66%
Total	418	205	513	1,136	100%	100%	101%	100%
Year Built								
1979 or After	212	105	271	588	51%	51%	53%	52%
1950-78	119	29	90	238	28%	14%	18%	21%
1949 or Earlier	87	70	151	308	21%	34%	30%	27%
Total	418	204	512	1,134	100%	100%	100%	100%
Overcrowding								
Not Crowded (psns/rm <=1)	375	184	439	998	90%	90%	86%	88%
Overcrowded (psns/rm >1)	43	20	73	136	10%	10%	14%	12%
Total	418	204	512	1,134	100%	100%	100%	100%
Physical Adequacy of Housing								
Adequate	350	171	445	966	84%	84%	87%	85%
Moderately Inadequate	57	26	51	134	14%	13%	10%	12%
Severely Inadequate	11	7	18	36	3%	3%	4%	3%
Total	418	204	514	1,136	100%	100%	101%	100%
Monthly Housing Costs								
No Cash Cost	42	15	41	98	10%	7%	8%	9%
Under $250	167	53	115	335	40%	26%	23%	30%
$250-$499	140	99	211	450	33%	49%	41%	40%
$500-$749	60	22	83	165	14%	11%	16%	15%
$750 or More	10	14	62	86	2%	7%	12%	8%
Total	419	203	512	1,134	100%	100%	100%	100%

	Thousands of Households				Column Percent			
	No earned income	Less than 50%	50% or more	Total	No earned income	Less than 50%	50% or more	Total
Major Housing Problems								
No Problems	113	63	227	403	27%	31%	45%	36%
Moderate Cost Only	69	34	92	195	17%	17%	18%	17%
Severe Cost Only	132	55	72	259	32%	27%	14%	23%
Quality Only	14	17	36	67	3%	8%	7%	6%
Crowded Only	12	3	44	59	3%	1%	9%	5%
Mod. Cost & Quality	21	6	7	34	5%	3%	1%	3%
Sev. Cost & Quality	27	11	4	42	6%	5%	1%	4%
Mod. Cost & Crowded	13	8	8	29	3%	4%	2%	3%
Sev. Cost & Crowded	11	9	-	20	3%	4%	0%	2%
Qual. & Crowded	2	-	14	16	0%	0%	3%	1%
All Three Problems	5	-	7	12	1%	0%	1%	1%
Total	419	206	511	1,136	100%	101%	100%	100%
Major Housing Problems (Condensed)								
No Problems	113	63	227	403	27%	31%	45%	36%
Moderate Cost Only	69	34	92	195	17%	17%	18%	17%
Severe Cost Only	132	55	72	259	32%	27%	14%	23%
Quality Only	14	17	36	67	3%	8%	7%	6%
Crowded Only	12	3	44	59	3%	1%	9%	5%
Multiple Problems	79	33	41	153	19%	16%	8%	14%
Total	419	205	512	1,136	100%	100%	100%	100%
Severe/Moderate Problems								
No Major Problems	139	80	263	482	33%	39%	52%	43%
Severe Problems	179	80	90	349	43%	39%	18%	31%
Moderate Problems	101	44	160	305	24%	22%	31%	27%
Total	419	204	513	1,136	100%	100%	101%	100%
Subsidized Housing Type								
Unsubsidized	258	146	424	828	62%	72%	83%	73%
Public Housing	74	28	41	143	18%	14%	8%	13%
Other Fed. Proj.	61	22	34	117	15%	11%	7%	10%
Tenant-Based	7	-	5	12	2%	0%	1%	1%
State/Local Sub.	18	6	11	35	4%	3%	2%	3%
Total	418	202	515	1,135	100%	99%	101%	100%
Low Cost Mortgage Obtained Through Gov't Program								
Yes	4	5	26	35	1%	2%	5%	3%
No	42	38	101	181	10%	19%	20%	16%
Not Answered	8	6	4	18	2%	3%	1%	2%
Total	54	49	131	234	13%	24%	26%	21%

TABLE 9D. SELECTED TRANSPORTATION CHARACTERISTICS OF RURAL HOUSEHOLDS WITH WELFARE INCOME, BY PERCENT OF INCOME FROM EARNINGS, 1995

	Thousands of Households				Column Percent			
	No earned income	Less than 50%	50% or more	Total	No earned income	Less than 50%	50% or more	Total
Number of Household Cars, Including Company Cars								
None	153	48	111	312	37%	24%	22%	27%
One	230	122	307	659	55%	60%	60%	58%
Two	36	32	71	139	9%	16%	14%	12%
Three		2	21	23	0%	1%	4%	2%
Four or More		-	4	4	0%	0%	1%	0%
Total	419	204	514	1,137	100%	100%	100%	100%
Number of Household Trucks, Including Company Trucks								
None	351	165	348	864	84%	81%	68%	76%
One	55	36	131	222	13%	18%	25%	20%
Two	11	2	31	44	3%	1%	6%	4%
Three or More	2	1	3	6	0%	0%	1%	1%
Total	419	204	513	1,136	100%	100%	100%	100%
Number of Household Cars and/or Trucks								
None	134	38	56	228	32%	19%	11%	20%
One	208	110	260	578	50%	54%	51%	51%
Two	57	48	141	246	14%	24%	27%	22%
Three	17	5	36	58	4%	2%	7%	5%
Four	2	1	17	20	0%	0%	3%	2%
Five or More		2	2	4	0%	1%	0%	0%
Total	418	204	512	1,134	100%	100%	100%	100%
Public Transportation Adequate								
Adequate	69	22	63	154	51%	33%	46%	45%
Inadequate		10	7	17	0%	15%	5%	5%
Do Not Use	65	35	66	166	49%	52%	48%	49%
Not Answered		-	2	2	0%	0%	1%	1%
Total	134	67	138	339	100%	100%	100%	100%
Principal Means of Transportation to Work, Worker 1								
Car, Truck, Van	20	107	367	494	83%	84%	93%	91%
Railroad			4	4	0%	0%	1%	1%
Bicycle		2		2	0%	2%	0%	0%
Walked Only		2		2	0%	2%	0%	0%
Other	4	17	22	43	17%	13%	6%	8%
Total	24	128	393	545	100%	100%	100%	100%
Principal Means of Transportation to Work, Worker 2								
Car, Truck, Van	4	23	92	119	100%	100%	85%	88%
Railroad			2	2	0%	0%	2%	1%
Works at Home			2	2	0%	0%	2%	1%
Other	0	0	12	12	0%	0%	11%	9%
Total	4	23	108	135	100%	100%	100%	100%
Car or Truck Driven to Work, Worker 1								
Drives Alone	20	80	257	357	100%	75%	70%	72%
Shares Driving With Others		27	110	137	0%	25%	30%	28%
Total	20	107	367	494	100%	100%	100%	100%

	Thousands of Households				Column Percent			
	No earned income	Less than 50%	50% or more	Total	No earned income	Less than 50%	50% or more	Total
Car or Truck Driven to Work, Worker 2								
Drives Alone	4	16	58	78	100%	70%	63%	66%
Shares Driving With Others		7	34	41	0%	30%	37%	34%
Total	4	23	92	119	100%	100%	100%	100%
Usual Number of People in Carpool, Worker 1								
Two		20	81	101	NA	71%	74%	73%
Three		3	24	27	NA	11%	22%	20%
Four to Six		0	5	5	NA	0%	5%	4%
Seven or More		5	0	5	NA	18%	0%	4%
Total		28	110	138	NA	100%	100%	100%
Usual Number of People in Carpool, Worker 2								
Two		7	27	34	NA	100%	82%	85%
Three		0	3	3	NA	0%	9%	8%
Four to Six		0	3	3	NA	0%	9%	8%
Total		7	33	40	NA	100%	100%	100%
Time of Journey to Work, Worker 1								
Work Place Varies		5	21	26	0%	4%	5%	5%
Less than 30 Minutes	20	94	248	362	80%	72%	63%	66%
1/2 to 1 Hour	3	14	96	113	12%	11%	24%	21%
1 to 1.5 Hours		2	14	16	0%	2%	4%	3%
1.5 to 3 Hours	2	5	11	18	8%	4%	3%	3%
3 Hours or More		10	4	14	0%	8%	1%	3%
Total	25	130	394	549	100%	100%	100%	100%
Time of Journey to Work, Worker 2								
Work Place Varies	2	2	8	12	50%	9%	7%	9%
Less than 30 Minutes	2	15	57	74	50%	68%	53%	55%
1/2 to 1 Hour		3	28	31	0%	14%	26%	23%
1 to 1.5 Hours		2	8	10	0%	9%	7%	7%
1.5 Hours or More		0	7	7	0%	0%	6%	5%
Total	4	22	108	134	100%	100%	100%	100%
One-Way Home to Work Distance, Worker 1								
Under 1 Mile	4	18	33	55	17%	14%	8%	10%
1-9 Miles	7	42	140	189	29%	33%	36%	35%
10-24 Miles	11	43	117	171	46%	33%	30%	31%
25-49 Miles		4	68	72	0%	3%	17%	13%
50-99 Miles	2	7	16	25	8%	5%	4%	5%
100 Miles or More		-	4	4	0%	0%	1%	1%
Works at Home		10	4	14	0%	8%	1%	3%
No Fixed Place of Work		5	12	17	0%	4%	3%	3%
Total	24	129	394	547	100%	100%	100%	100%
One-Way Home to Work Distance, Worker 2								
Under 1 Mile		3	9	12	0%	13%	8%	9%
1-9 Miles		5	31	36	0%	22%	29%	27%
10-24 Miles	2	8	29	39	50%	35%	27%	29%
25-49 Miles		3	18	21	0%	13%	17%	16%
50 Miles or More		2	5	7	0%	9%	5%	5%
Works at Home		0	7	7	0%	0%	7%	5%
No Fixed Place of Work	2	2	8	12	50%	9%	7%	9%
Total	4	23	107	134	100%	100%	100%	100%

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Most rural families who receive welfare assistance also earn income. Even before welfare reform, many of them earned more than half their income. But despite their hard work, about two thirds of them lived below the poverty level, and more than half of them also had major housing problems. To completely replace welfare with work, they will need better-paying jobs, child care, and transportation. Since these essential resources are often missing in rural areas, this report concludes it is difficult to be optimistic that welfare reform can somehow help these rural Americans improve their lives.

HAC

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